

**Before the  
Federal Communications Commission  
Washington, D.C. 20554**

**In the Matter of the** )  
 )  
**Rules and Regulations Implementing** )  
 ) **CG Docket No. 02-278**  
**the Telephone Consumer Protection** )  
 )  
**Act of 1991** )

**Comments of Joe Shields on the Petition**

**For Expedited Declaratory of Vincent Lucas**

The Commission seeks comments on the Vincent Lucas petition for an expedited declaratory ruling which seeks to clarify that a person is vicariously or contributorily liable if that person provides substantial assistance or support to any seller or telemarketer when that person knows or consciously avoids knowing that the seller or telemarketer is engaged in any act or practice that violates the TCPA.’

Having personally experienced the onslaught of Accuardi robocalls to my cell number I vigorously agree with Mr. Lucas that the Accuardi clan and their companies are vicariously and/or contributorily liable for the hundreds of illegal robocalls to my cell number. Further, as the Accuardi clan “permitted” illegal robocalls to be made using their CNAM profit sharing system the Accuardi clan falls squarely under liability for violations of the TCPA under 47 U.S.C. §206.

Pacific Telecom Communications Group (hereinafter “PTCG”), owned by the Accuardi clan and the front man for regulatory filings Steve Hamilton, is/was registered as a CLEC in Oregon, Washington, Montana and North Dakota. But PTCG does not operate as a CLEC does. The only service offered by PTCG is in connection with unsolicited telemarketing calls. These unsolicited telemarketing calls consist mainly of

robocalls for lowering your credit card interest rates, home alarm systems and cruise line vacations. Typically, opting out of these unsolicited telemarketing calls is impossible and making do-not-call requests is met with cursing and retaliation. When calling the CID numbers provided by PTCG to their clients one reaches an opt out recording. This opt out was used to make it appear as if their clients were complying with the TCPA. The opt out never worked.

I received 18 verified PTCG lower credit card interest unsolicited telemarketing calls using CID numbers provided by PTCG to their clients between September 2011 and August 2012. I believe most if not all of the lower credit card interest unsolicited telemarketing calls I received through August 2013 were initiated by PTCG clients. The verified PTCG lower credit card interest unsolicited robocalls used well-known robocall scripts:

“This is an important message from Card Member Services. This is your final courtesy call before we close the file on your annual credit card account review. We have sent you several courtesy notices to your residence. This will be the last time to take advantage in lowering your credit card interest rates to as little as six percent on all your credit card accounts. The only requirement is you must owe at least three thousand dollars between all your credit card accounts and have one in good standing. Press one now to speak to a friendly customer services agent.”

CID 2534146649 on 09/02/11 at 02:33 p.m.

“Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents.”

CID 3605296177 on 06/01/12 at 12:13 p.m.

“We have closed the file on your annual credit card account review and you should have received mail. Press one now if you wish to have your account reviewed again for lower interest rates on all your credit card accounts to as low as zero percent. The only requirement you must have at least three thousand dollars in credit card debt between all your credit accounts and at least one in good standing. Press one now to speak to customer service.”

CID 3605296177 on 06/07/12 at 01:15 p.m.

“Hello this is Rachael at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you.”

CID 3605296177 on 06/18/12 at 10:30 a.m.

The opt out recording on some of the PTCG lower credit card interest unsolicited robocalls used the following script:

“Hello and thank you for calling back. You have received a marketing call from a commercial entity or its representatives. If you would prefer to not receive calls from this organization in the future, press one at any time to be added to this organization’s do-not-call list.”

I received many more with the same script the difference being that the CID numbers were spoofed. I believe both spoofed and assigned numbers were used by PTCG clients as part of their ongoing attempt to thwart enforcement of state and federal telemarketing laws.

The fact that my cell number was on the National do-not-call list meant nothing to PTCG and their clients. And in response, or should I say retaliation, to my do-not-call request letter sent to and received by Steve Hamilton the number of illegal robocalls to my cell number increased dramatically. See attached letter with delivery confirmation.

The only change after my letter was delivered was the use of spoofed CID numbers verses using both PTCG provided numbers and spoofed numbers. I believe the reason for this change was to remove the connection between PTCG and their clients. Certainly, that is not the way to comply with the requirement for honoring do-not-call requests.

Prior to the onslaught of PTCG calls I received 1 lower credit card interest unsolicited telemarketing robocall a month. Once the PTCG “Rachel” robocalls began my cell phone became pretty much useless to me. I was getting more unsolicited telemarketing robocalls then personal calls. On the 08/03/12 robocall with CID 7012645001 I was threatened by the caller: “We are going to call you every day!” And that threat was made very real to me.

Clearly, PTCG provided the CID numbers and the opt out recordings<sup>1</sup>. Similar to junk fax blasters that have a high degree of involvement being liable for TCPA violations, PTCG has/had a high degree of involvement in the initiation of the illegal robocalls I received.

In addition to the determination of the Commission that junk fax blasters that have a high degree of involvement are liable for TCPA violations, 47 U.S.C. §206 dictates that a CLEC that permits illegal activity on the CLEC’s network is liable for violations of any part of the Telecommunications Act including the TCPA.

In case any common carrier shall do, **or cause or permit to be done**, any act, matter, or thing in this chapter prohibited or declared to be unlawful, or shall omit to do any act, matter, or thing in this chapter required to be done, such common carrier shall be liable to the person or persons injured thereby for the full amount of damages sustained in

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<sup>1</sup> The opt out recording service was not limited to PTCG numbers. See line entry No. 45 in the attached table. The opt out recording on that line item was exactly the same as the opt out recording used in conjunction with the light blue highlighted PTCG numbers.

consequence of any such violation of the provisions of this chapter, together with a reasonable counsel or attorney's fee, to be fixed by the court in every case of recovery, which attorney's fee shall be taxed and collected as part of the costs in the case.

Clearly, PTCG is a registered CLEC and a CLEC by "permitting" the use of its services in initiating illegal robocalls PTCG is liable for the TCPA violations. The court used the term "permit" on page 3 of the stay order: "In turn, ITC has "reassigned" them to (that is, **permitted** them to be used by) telemarketing companies..."

Not only did the Accuardi clan knowingly and intentionally permit and substantially provide support for the initiation of illegal robocalls, the Accuardi clan also profited from the initiation of illegal robocalls. Thus, the Accuardi clan and their companies for the sole purpose of profit willfully and knowingly assisted others in violating the TCPA.

In fact the entire business model of the Accuardi clan and their companies was to thwart enforcement of all state and federal telemarketing laws. The Accuardi clan and their companies stood neck to neck with their clients in their attempts to thwart enforcement of all state and federal telemarketing laws. That is a much deeper involvement than merely standing in the shoes of their clients. The Accuardi clan did much more than consciously avoid knowing that illegal robocalls were made using their service. The Accuardi clan service was provided for the sole purpose of thwarting enforcement of all state and federal telemarketing laws. If anything the claimed compliance was a sham.

From personal experience I firmly believe that the Accuardi clan and their companies did assist and facilitate the initiation of the many illegal robocalls I received on my cell number. I also believe that the Accuardi clan and their companies not only

provided substantial assistance but also profited from the many illegal robocalls I received on my cell number.

The FCC and FTC have worked diligently to harmonize their rules. It would not be good policy to have the FTC and the Commission hold violators of their rules to different standards. If the FTC holds the Accuardi clan and their companies liable under 16 C.F.R. §310.3 then the Commission should hold the Accuardi clan and their companies liable under 47 C.F.R. §64.1200 in the same fashion as holding junk fax blasters liable that have a high degree of involvement.

The Accuardi clan created their companies for the sole purpose of profiting from illegal telemarketing activity. The Accuardi clan went to great lengths to provide a service to thwart enforcement action so they could generate that profit. To allow The Accuardi clan to escape liability for their behavior would be a travesty of justice. It would send a signal to the telemarketing industry that subtle evasions are sanctioned by the Commission. A ruling by the Commission for the petitioner will advance regulatory uniformity.

“...the TCPA is a remedial consumer protection statute and “should be liberally construed and interpreted (when that is possible) in a manner tending to discourage attempted evasions by wrongdoers.” *Scarborough v. Atlantic Coast Line R. Co.* 178 F.2d 253, 258 (4th Cir. 1950) [see Heydon] “Exemptions from provisions of remedial statutes “are to be construed narrowly to limit exemption eligibility” *Hogar v Suarez-Medina* 36 f3rd, 177, 182 (1st circ 1994). “To suppress subtle inventions and evasions for continuance of the mischief” *Cummings v Kansas City Public Service Co.* 334 Mo 672,698-99.



Joe Shields  
16822 Stardale Lane  
Friendswood, Texas 77546  
Home: 281-482-7603

Via Priority Mail with Delivery Confirmation

August 13<sup>th</sup>, 2012

Pacific Telecom Communications Group  
Attn: Steve Hamilton  
12228 Venice Blvd, Suite 559  
Los Angeles CA 90066

Pacific Telecom Communications Group  
Attn: Steve Hamilton  
375 North Stephanie Street, Suite 1411  
Henderson, NV 89014

0312 0090 0001 1608 1073

0311 3260 0001 6807 5807

Mr. Hamilton:

It has come to my attention that you and your company are assisting and facilitating the initiation of illegal "Rachael" robocalls to my cellular phone number by providing CID numbers and opt out numbers/recordings for your client. The callers have threatened me, cursed at me, hung up on me and harassed me with call after call after call for daring to make proper do-not-call demands. Please note that all of the calls including the calls with the threats and cursing were recorded.

Consequently, you and your company is hereby placed on notice that your client is directing illegal telemarketing activity at me and my family, is engaging in theft of minutes from our cell phone plan and is engaging in the physical harassment of me and my family. The callers refuse to provide the legally required identification and go so far as to provide false company names and addresses. This behavior will not be tolerated.

You will, on receipt of this letter, immediately contact your client and tell them to cease and desist from calling my cell number 281-468-9701. If the illegal robocalls do not stop I will not hesitate to file suit against you individually and your company. Rest assured I have a proper legal claim against those that benefit from and allow their resources to be used for such harassing behavior. See 47 U.S.C. §206 and 47 U.S.C. §217.

Further, you will provide me with the identity of your client that is harassing me and my family. Again, if you do not comply I will file a proper legal claim against you individually and your company and you will tell me who your client is via court order. I suggest you inform your attorney, Mr. Fred Accuardi, about my demand and the real possibility that you will be dragged into Federal court in the Southern District of Texas to answer for facilitating and profiting from the harassment of me and my family.

Be advised that I do not take lightly to threats from attorneys. If I receive a response from your attorney that includes any kind of a threat, I will immediately file suit against you individually and your company and will seek a temporary and permanent injunction to stop your assisting and facilitating the threatening calls and harassment my family and I have been subjected to. It's simple – stop the calls and harassment or suffer the consequences.

Respectfully,



Joe Shields

CID numbers used by your client: 2534146649, 5034571976, 4253908127, 2532468503, 8 calls transmitting 3605296177 (June-July 2012), 3 calls transmitting 9712201032 (July 2012) and 2 calls transmitting 7012645001 (August 2012)

FRIENDSWOOD  
 FRIENDSWOOD, Texas  
 775469998  
 4841490546-0096  
 08/13/2012 (800)275-8777 02:57:02 PM

===== Sales Receipt =====  
 Product Description Sale Unit Qty Price Final Price  
 LOS ANGELES CA 90066 \$5.15  
 Zone-6 Priority Mail  
 Window Flat Rate Env  
 0.70 oz.  
 Expected Delivery: Wed 08/15/12  
 Delivery Confirmation \$0.75  
 Label #: 03120090000116081073

Issue PVI: \$5.90

HENDERSON NV 89014 \$5.15  
 Zone-6 Priority Mail  
 Window Flat Rate Env  
 0.70 oz.  
 Expected Delivery: Wed 08/15/12  
 Delivery Confirmation \$0.75  
 Label #: 03113260000168075807

Issue PVI: \$5.90

Total: \$11.80

Paid by: Cash \$11.80

Order stamps at [usps.com/shop](http://usps.com/shop) or call 1-800-Stamp24. Go to [usps.com/clicknship](http://usps.com/clicknship) to print shipping labels with postage. For other information call 1-800-ASK-USPS.

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 Clerk:22

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YOUR OPINION COUNTS

\*\*\*\*\*  
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Postage and Delivery Confirmation fees must be paid before mailing.

DELIVERY CONFIRMATION NUMBER: 0312 0090 0001 1608 1073

Article Sent To: (to be completed by mailer)  
 PACIFIC TELCOMM - HAMILTON  
 (Please Print Clearly)  
 12228 VENICE BLVD, SUITE 559  
 LOS ANGELES, CA 90066

Postmark Here

POSTAL CUSTOMER:  
 Keep this receipt. For Inquiries:  
 Access internet web site at [www.usps.com](http://www.usps.com)®  
 or call 1-800-222-1811

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PS Form 152, May 2002 (See Reverse)

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Postage and Delivery Confirmation fees must be paid before mailing.

DELIVERY CONFIRMATION NUMBER: 0311 3260 0001 6807 5807

Article Sent To: (to be completed by mailer)  
 PACIFIC TELCOMM - HAMILTON  
 (Please Print Clearly)  
 375 N. STEPHANIE ST SUITE 1411  
 HENDERSON NV 89014

Postmark Here

POSTAL CUSTOMER:  
 Keep this receipt. For Inquiries:  
 Access internet web site at [www.usps.com](http://www.usps.com)®  
 or call 1-800-222-1811

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 First-Class Mail® parcel  
 Package Services parcel

PS Form 152, May 2002 (See Reverse)

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[GET EMAIL UPDATES](#)[PRINT DETAILS](#)**YOUR LABEL NUMBER**

EI412404079US

**SERVICE**

Express Mail®

**STATUS OF YOUR ITEM**

Delivered

**DATE & TIME**

August 22, 2012, 10:32 am

**LOCATION**

LOS ANGELES, CA 90066

**FEATURES****Guaranteed By:**  
August 22, 2012, 12:00 PM[Proof of Delivery](#)

Arrival at Post Office

August 22, 2012, 9:02 am

LOS ANGELES, CA 90066

Processed through USPS Sort Facility

August 22, 2012, 6:53 am

LOS ANGELES, CA 90009

Depart USPS Sort Facility

August 21, 2012

NORTH HOUSTON, TX 77315

Processed through USPS Sort Facility

August 21, 2012, 7:50 pm

NORTH HOUSTON, TX 77315

Dispatched to Sort Facility

August 21, 2012, 6:19 pm

FRIENDSWOOD, TX 77546

Acceptance

August 21, 2012, 2:20 pm

FRIENDSWOOD, TX 77546

**Check on Another Item**

What's your label (or receipt) number?

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**YOUR LABEL NUMBER**

0311326000168075807

**SERVICE**

Priority Mail®

**STATUS OF YOUR ITEM**

**DATE & TIME**

**LOCATION**

**FEATURES**

Delivered	August 24, 2012, 3:05 pm	FRIENDSWOOD, TX 77546	Delivery Confirmation™
Sorting Complete	August 24, 2012, 7:51 am	FRIENDSWOOD, TX 77546	
Processed through USPS Sort Facility	August 24, 2012, 4:08 am	NORTH HOUSTON, TX 77315	
Processed through USPS Sort Facility	August 22, 2012, 6:25 pm	LAS VEGAS, NV 89120	
Missent	August 21, 2012, 5:53 am		
Processed through USPS Sort Facility	August 20, 2012, 9:19 pm	LAS VEGAS, NV 89120	
Processed through USPS Sort Facility	August 19, 2012, 11:36 pm	LAS VEGAS, NV 89120	
Processed through USPS Sort Facility	August 17, 2012, 11:38 pm	NORTH HOUSTON, TX 77315	
Undeliverable as Addressed	August 15, 2012, 9:05 am	HENDERSON, NV 89014	
Out for Delivery	August 15, 2012, 8:46 am	HENDERSON, NV 89012	
Sorting Complete	August 15, 2012, 8:36 am	HENDERSON, NV 89012	
Arrival at Post Office	August 15, 2012, 5:02 am	HENDERSON, NV 89012	

**Check on Another Item**

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Flat Rate Envelope

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Joe Shields  
16822 Stardale Lane  
Friendswood, Texas 77546

United States Postal Service®

**DELIVERY CONFIRMATION™**



0311 3260 0001 6807 5807



1006



89014

U.S. POSTAGE  
PAID  
FRIENDSWOOD, TX  
77546  
AUG 13, 12  
AMOUNT

**\$5.90**  
00025075-22



- MOVED, LEFT NO ADDRESS
- ATTEMPTED - NOT KNOWN
- UNCLAIMED  REFUSED
- NO SUCH STREET
- NO SUCH NUMBER
- INSUFFICIENT ADDRESS
- NOT DELIVERABLE AS  
ADDRESSED UNABLE TO FORWARD



Pacific Telecom Communications Group  
Attn: Steve Hamilton  
375 North Stephanie Street, Suite 1411  
Henderson, NV 89014

EP14H JAN 2011 Outer Dimension: 10 x 5

# Accuardi clan and companies robocalls highlighted in light blue.

## Account Services/Card Member Services Robocalls

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
1.	02/26/11	11:05 a.m.	9012120684	41			
2.	03/10/11	01:24 p.m.	2017863241		Missed call		
3.	03/10/11	04:42 p.m.	5133042899		Missed call		11-T000676210
4.	03/24/11	02:42 p.m.	9494130107	42	"Hi this is <something about Gallup Poll> effective today. You are now eligible to lower your credit card interest rate to 4.9 percent. The Federal Reserve has just lowered interest rates <something> to help the economy. In order to lower your credit rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press 1 now to speak to one of our customer service agents."	SIM dialer	11-T000676610
5.	03/25/11	11:41 a.m.	7144701517		"Hi this is <something about Gallup Poll> effective today. You are now eligible to lower your credit card interest rate to 4.9 percent. The Federal Reserve has just lowered the interest rates in a stimulus to help the economy. In order to lower your credit rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press 1 now to speak to one of our customer service agents."	SIM dialer	11-T000684541
6.	06/09/11	09:06 a.m.	7312563580	8	Hang up/Dead air call		
7.	06/14/11	06:08 p.m.	4014249150		Missed call		

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
8.	06/27/11	07:48 p.m.	4017573220	92	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. You are now eligible to lower your credit card interest rate to 4.9 percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press 1 now to speak to one of our customer service agents."	Caller disconnected call when asked to properly ID themselves.	11-T00731961 11-T00731962
9.	08/17/11	11:58 a.m.	4156130482	6	Hang up/Dead air call		11-T00759204
10.	09/02/11	02:33 p.m.	2534146649	77	"This is an important message from Card Member Services. This is your final courtesy call before we close the file on your annual credit card account review. We have sent you several courtesy notices to your residence. This will be the last time to take advantage in lowering your credit card interest rates to as little as six percent on all your credit card accounts. The only requirement is you must owe at least three thousand dollars between all your credit card accounts and have one in good standing. Press one now to speak to a friendly customer services agent."	Call disconnected after transfer.	11-T00769031

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
11.	09/07/11	04:08 p.m.	7206486004	74	"This is an important message from Card Member Services. This is your final courtesy call before we close the file on your annual credit card account review. We have sent you several courtesy notices to your residence. This will be the last time to take advantage in lowering your credit card interest rates to as little as six percent on all your credit card accounts. The only requirement is you must owe at least three thousand dollars between all your credit card accounts and have one in good standing. Press one now to speak to a friendly customer services agent"	Caller cursed at me using several four letter words.	11-T00772292
12.	09/14/11	09:08 a.m.	5672254427		Missed call		11-T00776398
13.	10/05/11	03:43 p.m.	9898542368		"...please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest... Thank you."		11-T00788557
14.	10/11/11	05:26 p.m.	6122060449	34	"Hello this is Rachael at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Call disconnected after transfer.	11-T00791842
15.	11/07/11	02:05 p.m.	5034571976		Missed call		11-T00808618

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
16.	11/21/11	06:13 p.m.	4253908127	81	"This is an important message from Card Member Services. This is your final courtesy call before we close the file on your annual credit card account review. We have sent you several courtesy notices to your residence. This will be the last time to take advantage in lowering your credit card interest rate to as little as six percent on all your credit card accounts. The only requirement is you must owe at least three thousand dollars between all your credit card accounts and have one in good standing. Press one now to speak to a friendly customer services agent."	Called CID No. and reached an opt out recording.	11-T00815680
17.	12/07/11	12:25 p.m.	2532468503	82	"Hello this is Rachael at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Called CID No. and reached the same opt out recording as the previous call.	11-T00824325

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
18.	01/11/12	09:36 a.m.	4077020538		Hello this is Jennifer at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice." Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you.	Call disconnected during transfer.	12-T00845417
19.	01/24/12	10:14 a.m.	9206020879	79	Hello this is Tiffany at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Caller disconnected call when asked to properly ID themselves.	12-T00854303
20.	02/17/12	02:15 p.m.	8016470293	9	Hang up/Dead air call		12-T00873730
21.	02/24/12	01:15 p.m.	4077020538	704	Hello this is Rachael at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you.	Caller(s) tried high pressure tactic to get account number. Transferred to another agent who hangs up when he realizes I am trying to find out who they are.	12-T00880379

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
22.	03/09/12	08:12 a.m.	5134170498	17	"Hello this is Rachael at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."		12-T00892439
23.	04/16/12	02:53 p.m.	7852076317	99	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Caller hangs up when I ask how they got my number.	12-T00922353
24.	04/18/12	11:39 a.m.	7852076317	496	"This is a very important message about your current credit card accounts. This is your final notice to lower your credit card interest rates and payments. Press one now to find out the terms, conditions and associated changes before the next billing cycle. Again this is your final notice as it relates to the financial stimulus. So press one now to take advantage of this today."	Gave used gift card account number and caller hung up when he realized I had given him bogus information.	12-T00924289

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
25.	04/27/12	10:01 a.m.	6173904562	218	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press 1 now to speak to one of our customer service agents."	Caller hangs up when I ask why they are ignoring my do-not-call demands.	12-T00933294
26.	05/21/12	01:03 p.m.	7204092532	35	"This message is from Card Services. If you received our letter concerning your account press one now to be connected to a representative to discuss the annual account review and to see if you qualify for a deduction in rates to six point nine percent on all of your accounts. You need at least four thousand dollars in total credit card debt and have one account in good standing. Again press one now to be connected. Thank you."	Call disconnected during transfer.	12-T00953603
27.	05/23/12	10:40 a.m.	7204092532	32	"This message is from Card Services. If you received our letter concerning your account press one now to be connected to a representative to discuss the annual account review and to see if you qualify for a deduction in your interest rate. You could qualify for as little as to six point nine percent on all of your accounts. You just need at least four thousand dollars in total credit card debt and have one account in good standing. Again press one now to be connected. Thank you."	Call disconnected during transfer.	12-T00955493

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
28.	06/01/12	12:13 p.m.	3605296177 (International Telcom, LTD Seattle WA)	100	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Caller hangs up when I ask why he is repeating himself. <b>Calling CID reaches an opt out recording.</b>	12-T00962635
29.	06/04/12	09:15 a.m.	3605296177 (International Telcom, LTD Seattle WA)	251	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Caller says she did not make the call when I ask to stop the calls and she hangs up. <b>Calling CID reaches an opt out recording.</b>	12-T00963941
30.	06/07/12	01:15 p.m.	3605296177 (International Telcom, LTD Seattle WA)	78	"We have closed the file on your annual credit card account revue. --garbeled-- Press one now if you wish to have your account reviewed again for lower interest rates on all your credit card accounts to as low as zero percent. You must have --garbeled-- thousand dollars in credit card debt..."	Make another do-not-call demand and caller hangs up on me. <b>Calling CID reaches an opt out recording.</b>	12-T00967396

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
31.	06/12/12	10:14 a.m.	3605296177 (International Telcom, LTD Seattle WA)	76	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Caller hangs up on me after transfer.  CID reaches an opt out recording.	12-T00970413
32.	06/18/12	10:30 a.m.	3605296177 (International Telcom, LTD Seattle WA)	35	"Hello this is Rachael at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Call disconnected during transfer.  Calling CID reaches an opt out recording.	12-T00974273
33.	06/21/12	03:55 p.m.	3605296177 (International Telcom, LTD Seattle WA)		Missed call	Calling CID reaches an opt out recording.	12-T00977457

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
34.	07/02/12	03:31 p.m.	3605296177 (International I Telcom, LTD Seattle WA)	150	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents." Missed call	Caller hangs up when I give a fictitious name. Calling CID reaches an opt out recording.	12-T00984083
35.	07/06/12	02:47 p.m.	3605296177 (International I Telcom, LTD Seattle WA)			Calling CID reaches an opt out recording.	12-T00986734
36.	07/10/12	03:40 p.m.	3605296177 (International I Telcom, LTD Seattle WA)	37	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Call disconnects when one not pressed. Calling CID reaches an opt out recording.	12-T00988937

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
37.	07/18/12	12:14 p.m.	9712201032 (PAC - West Telecomm Inc. Gresham OR)	132	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Caller hangs up when I say my cards are maxed out.  Calling CID reaches an opt out recording.	12-T00994259
38.	07/19/12	09:35 a.m.	9712201032 (PAC - West Telecomm Inc. Gresham OR)	302	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Gave caller FBI number: 8002255324. Caller disconnects call after calling the FBI number.  Calling CID reaches an opt out recording.	12-T00994999
39.	07/24/12	09:56 a.m.	9712201032 (PAC - West Telecomm Inc. Gresham OR)	332	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Gave caller FBI number: 8002255324.  Caller threatens to harass me with daily calls.  Calling CID reaches an opt out recording.	12-T00997970

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
40.	07/26/12	02:53 p.m.	8323773059 (New Cingular Wireless PCS Houston TX)	863	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Gave caller FBI number: 80022255324.  Caller calls me a dumb ass for giving him the FBI number and "camps" on my number.	12-T01000399
41.	07/30/12	04:00 p.m.	8323773059 (New Cingular Wireless PCS Houston TX)	561	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Gave caller FBI number: 80022255324 and make another do-not-call demand.  Caller says she will remove the number than says they don't make the calls.	12-T01002535
42.	07/31/12	09:14 a.m.	8323773059 (New Cingular Wireless PCS Houston TX)	94	"Hello this is Rachael at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Made another do-not-call demand and caller berates me and hangs up on me.	12-T01002854

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
43.	08/03/12	01:14 p.m.	7012645001 (Qwest Corp Dickenson ND)	132	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Caller gave me a bogus address and then threatens to harass me with daily calls.  "We are going to call you every day."	12-T01005608
44.	08/08/12	09:56 p.m.	7012645001 (Qwest Corp Dickenson ND)	65	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Caller hangs up on my do-not-call demand.	12-T01008182
45.	08/14/12	12:08 p.m.	3604743968 (Verizon Northwest Inc. Marysville WA)	48	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Calling CID reaches an opt out recording.  Caller yells at me to shut up when I ask why they continue to call my number.  Caller yells repeatedly at me to "shut up" and hangs up on me.	12-T01012013

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
46.	08/17/12	10:05 a.m.	2024991488 (Omnipoint Communications Washington DC)	58	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Callers excuse for continuing to call my number is: "I'm not dialing your number. The computer is. And its number three."	12-T01014445
47.	08/18/12	11:18 a.m.	2092491930 (PAC - West Telecomm, Inc. Manteca, CA)	47	"Hello this is Rachael at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	I make another DNC and caller hangs up on me. 1 <sup>st</sup> "Rachael" robocall on the weekend.	12-T01015097
48.	08/23/12	01:33 p.m.	2024991488 (Omnipoint Communications Washington DC)	24	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need..."	Recorded message is not completed and call disconnects.	12-T01018178

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
49.	08/27/12	07:27 p.m.	2024991488 (Omnipoint Communications Washington DC)	90	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Caller response to DNC: "You have never told me that before sir. And I will... I won't call you back okay." Caller then hangs up.	12-T01020615
50.	08/30/12	10:42 a.m.	6092274849 (ATX Telecommunications Services LTD Bordertown NJ)	625	"Hello this is Rachael at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Distinct "click" of a disconnect but call is not disconnected until I hang up close to 11 minutes later.	12-T01022913
51.	08/30/12	06:00 p.m.	6092274849 (ATX Telecommunications Services LTD Bordertown NJ)	212	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	After recorded message phone rang a total of 30 times before disconnecting without my intervention.	12-T01023322

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
52.	08/31/12	12:53 p.m.	9162199223 (Digitcom Services Inc. Sacramento CA)	43	"Hello this is Heather at Account Services and we're calling in reference to your current credit card accounts. There's no problem currently with your accounts. It is urgent however that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Please press one now on your phone to speak with a live operator and lower your interest rates. Or press two to discontinue further notices. Thank you and have a great day."	Pressed one and call disconnected. Calling CID reaches what appears to be another Pacific Telecom opt out recording.	12-T01023776
53.	09/03/12	12:42 p.m.	6092274849 (ATX Telecommunications Services LTD Bordentown NJ)	67	"Hello this is Rachael at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Pressed one and got busy signal.	12-T01024594

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
54.	09/10/12	10:08 a.m.	6092274849 (ATX Telecommunications Services LTD Bordentown NJ)	105	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Caller hangs up on DNC demand.	12-T01028613
55.	09/14/12	12:35 p.m.	6092274849 (ATX Telecommunications Services LTD Bordentown NJ)	309	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Gave FBI number 800-225-5324 which they called then they hung up on me.	12-T01032880
56.	09/14/12	02:04 p.m.	6092274849 (ATX Telecommunications Services LTD Bordentown NJ)	84	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Call plays message then rings for 50 seconds then disconnects.	12-T01032894

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
57.	09/20/12	03:15 p.m.	6092274849 (ATX Telecommunications Services LTD Bordentown NJ)	52	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Caller hangs up for some reason.	12-T01037122
58.	09/27/12	10:39 a.m.	6092274849 (ATX Telecommunications Services LTD Bordentown NJ)	525	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Caller hangs up on my DNC request.	12-T01041765
59.	10/01/12	03:35 p.m.	6092274849 (ATX Telecommunications Services LTD Bordentown NJ)	185	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Caller hangs up my DNC.	12-T01044314

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
60.	10/02/12	03:30 p.m.	6092274849 (ATX Telecommunications Services LTD Bordentown NJ)	38	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Could not press one as I was driving at the time. Retaliation call for DNC made on 10/01/12.	12-T01045239
61.	10/09/12	04:03 p.m.	6092274849 (ATX Telecommunications Services LTD Bordentown NJ)	39	"...Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Missed call - went to voicemail.	12-T01050245
62.	10/10/12	03:19 p.m.	6092274849 (ATX Telecommunications Services LTD Bordentown NJ)	54	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Caller hangs up for some reason.	12-T01051245

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
63.	10/22/12	05:24 p.m.	6173714000 (Verizon New England Inc. Boston MA)	268	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Call is not connected to agent. Call "camps" on my number for approximately 4 minutes after I press one.	12-T01059253
64.	10/30/12	01:21 p.m.	7016719447 (Qwest Corp Wahpeton ND)	200	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Caller hangs up when I ask how it feels to rip people off.	12-T01064558
65.	11/06/12	10:20 a.m.	7016719447 (Qwest Corp Wahpeton ND)	39	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Call disconnects after pressing one.	12-T01069076

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
66.	11/10/12	09:44 a.m.	5062274565 (TELUS Mobility Moncton New Brunswick Canada)	241	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Caller hangs up after dialing FBI number 800-225-5324 I gave them.	12-T01072771
67.	11/13/12	08:23 p.m.	6092274849 (ATX Telecommunications Services LTD Bordentown NJ)	48	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Caller hangs up my DNC.	12-T01074850
68.	11/26/12	02:58 p.m.	7016719447 (Qwest Corp Wahpeton ND)	15	"...Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Disconnected before message was played.	12-T01082277
69.	11/29/12	10:08 a.m.	4792741769 (T-Mobile USA Fort Smith AR)	49	"...Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Call went to voicemail	12-T01084812

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
70.	11/29/12	03:56 p.m.	8284757077 (Level 3 Communications, LLC, Morganton NC)	43	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Call is disconnected when I say hello.	12-T01085402
71.	12/11/12	10:14 a.m.	5084751388 (Verizon New England Inc., Westboro, MA)	131	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Call is disconnected.	12-T01093234

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
72.	12/11/12	01:09 p.m.	5084751388 (Verizon New England Inc., Westboro, MA)	69	"Hello this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Another DNC and another hang up.	12-T01093313
73.	12/18/12	01:30 p.m.	4029820422 (Citistream Communications, Inc Omaha, NE	161	"Hello this is Tiffany at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator to lower your interest rates or press three to be taken off the list. Thank you."	Caller claims to be able to take my cell number off the calling list.	12-T01098224

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
74.	01/02/13	03:08 p.m.	4029820422 (Citistream Communications, Inc Omaha, NE	39	"Hello this is Tiffany at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator to lower your interest rates or press three to be taken off the list. Thank you."	Call is disconnected after pressing 1.	13-T01104325
75.	01/04/13	09:37 a.m.	4029820422 (Citistream Communications, Inc Omaha, NE	41	"Hello this is Tiffany at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator to lower your interest rates or press three to be taken off the list. Thank you."	Call is disconnected after pressing 1.	13-T01105451

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
76.	01/08/13	04:57 p.m.	4029820422 (Citistream Communications, Inc Omaha, NE	437	"Hello this is Tiffany at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator to lower your interest rates or press three to be taken off the list. Thank you."	Call rings for close to 7 minutes and is not connected to a live person.	13-T01107907
77.	01/11/13	11:19 a.m.	4029820422 (Citistream Communications, Inc Omaha, NE	227	"Hello this is Tiffany at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator to lower your interest rates or press three to be taken off the list. Thank you."	Gave caller FBI number 800-225-5324. Caller disconnects call after calling FBI number.	13-T01110287

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
78.	01/16/13	11:31 a.m.	4178002363 (3L Communications Missouri, LLC Nebraska MO	118	"Hello this is Tiffany at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator to lower your interest rates or press three to be taken off the list. Thank you."	Call is disconnected when any question is asked.	13-T01113403
79.	01/18/13	03:05 p.m.	7754101104 (YMax Communications Corp. Reno NV)	62	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Another disconnected call presumably when they notice which number they called.	13-T01115465

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
80.	01/23/13	03:34 p.m.	7754101104 (YMax Communications Reno NV)	71	"Hello this is Tiffany at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator to lower your interest rates or press three to be taken off the list. Thank you."	Made another DNC with an immediate hang up.	13-T01118482
81.	01/25/13	11:20 a.m.	6162162172 (New Cingular Wireless PCS, Ada MI)	58	"Hello this is Rachael at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Caller hangs up when I complain about calling my number on the National DNC list.	13-T01120128

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
82.	01/25/13	01:53 p.m.	7754101104 (YMax Communications Corp. Reno NV)	238	"Hello this is Tiffany at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator to lower your interest rates or press three to be taken off the list. Thank you."	Made another DNC with another hang up.	13-T01120330
83.	01/31/13	09:30 a.m.	3133478168 (Allegiance Telecom Of Michigan Inc., Detroit, MI)	550	"Hello this is Rachael at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Cursed at when I make another no call demand.  "We don't call you asshole you have to press the opposite number..."  "Yes I told you that because you're a jerk because we don't call you an automated system does if you want your name taken off the list don't ask you pressed the number one and this is what will happen."	13-T01124947

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
84.	02/01/13	02:02 p.m.	3133478168 (Allegiance Telecom Of Michigan Inc., Detroit, MI)	550	"Hello this is Rachael at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another hang up on my no call demand.	13-T01126571
85.	02/04/13	10:36 a.m.	2517251770 (Comcast Phone of Alabama LLC, Mobile AL)	116	"We have closed the file on your annual credit card account revue and you should have received mail. Press one now if you wish to have your account reviewed again for lower interest rates on all your credit card accounts to as low as zero percent. The only requirement you must have at least three thousand dollars in credit card debt between all your credit accounts and at least one in good standing. Press one now to speak to customer service."	Caller hangs up on another DNC request. Note: recording is the same as that from 06/07/12 call.	13-T01127239
86.	02/05/13	05:22 p.m.	3133478168 (Allegiance Telecom Of Michigan Inc., Detroit, MI)	234	"Hello this is Rachael at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	I give caller bogus information and FBI number 800-225-5324. Caller disconnects call after calling FBI number.	13-T01128864

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
87.	02/06/13	04:27 p.m.	2517251770 (Comcast Phone of Alabama LLC, Mobile AL)	85	"This is Account Services. Thank you for your most recent credit card payment. Press one right now you are now eligible to receive lower interest rates between all your credit card accounts with rates as low as five percent. The only requirement you must owe at least three thousand dollars or more between all your credit card accounts and have one account in good standing. Press one right now. Thank you."	Call is disconnected mid-sentence apparently when they realize which number they have called.	13-T01129924.
88.	02/07/13	05:01 p.m.	7576033512 (Broadstreet Communications Of Virginia, LLC-VA, Newport VA)	87	"This is Account Services. Thank you for your most recent credit card payment. Press one right now you are now eligible to receive lower interest rates between all your credit card accounts with rates as low as five percent. The only requirement you must owe at least three thousand dollars or more between all your credit card accounts and have one account in good standing. Press one right now. Thank you."	Caller has the nerve to ask if I am interested in an interest rate reduction after I make my DNC request.	13-T01131155
89.	02/07/13	06:57 p.m.	7576033512 (Broadstreet Communications Of Virginia, LLC-VA, Newport VA)	68	"This is Account Services. Thank you for your most recent credit card payment. Press one right now you are now eligible to receive lower interest rates between all your credit card accounts with rates as low as five percent. The only requirement you must owe at least three thousand dollars or more between all your credit card accounts and have one account in good standing. Press one right now. Thank you."	And the retaliation for making a DNC call a little over an hour ago.	13-T01131183

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
90.	02/08/13	09:25 a.m.	2639897373 (Unassigned number)	34	"This is Account Services. Thank you for your most recent credit card payment. Press one right now you are now eligible to receive lower interest rates between all your credit card accounts with rates as low as five percent. The only requirement you must owe at least three thousand dollars or more between all your credit card accounts and have one account in good standing. Press one right now. Thank you."	Another retaliation call.	13-T01131417
91.	02/11/13	03:54 p.m.	2639897373 (Unassigned number)	263	"Please don't hang up. This is an important message. This is VISA Mastercard member services. Congratulations you now qualify for lower interest rates on all your credit card accounts. Press the number two to speak to a customer service agent or press three to decline this offer."	I make another DNC – call continues for another 90 seconds before it is disconnected.	13-T01133460
92.	02/13/13	10:21 a.m.	7707337690 (Comcast Phone Of Georgia, LLC, Stone Mountain GA)	90	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Caller hangs up when I give him my name.	13-T01135150
93.	02/13/13	11:47 a.m.	2639897373 (Unassigned number)	59	"Please don't hang up. This is an important message. This is VISA Mastercard member services. Congratulations you now qualify for lower interest rates on all your credit card accounts. Press the number two to speak to a customer service agent or press three to decline this offer."	Hold music for 30 seconds then the call is disconnected.	13-T01135238

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
94.	02/14/13	03:40 p.m.	2345425932 (Level 3 Communications, Akron OH)	60	"Hello this is Cathy with Card Services calling in regard to your credit card accounts. It (garbled) you are now eligible for interest rates as low as six point nine on your accounts. However this offer is about to expire so if you still owe at least two thousand five hundred dollars or more in total credit card debt and would like to qualify for the lower rates press one now to be connected to a live representative who can further assist you before the lower rate is no longer available. Again if you owe at least two thousand..."	Call is disconnected when they realize whose number they called again.	13-T01136780
95.	02/16/13	12:21 p.m.	4044989980 (BellSouth Telecomm Inc , Atlanta GA)	92	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Another DNC and another hang up.	13-T01137986

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
96.	02/19/13	03:47 p.m.	2024991612 (Omnipoint Communications, Washington DC)	120	"This is Lauren with MCS Preferred Account Services calling in regards to your credit card account. It has been brought to our attention that you may be eligible for a significant interest rate reduction for all of your qualified accounts. If you currently carry balances that are higher than four thousand dollars and you are paying thirteen percent or higher on your Visa, Mastercard, American Express or Discover, please press one now to be transferred to a live operator to confirm your eligibility for new lower rates. This could be your final notice. So please press one now. Press three now to be taken off of our notification list."	Another DNC and another Hang up.	13-T01140010
97.	02/19/13	06:58 p.m.	2345425932 (Level 3 Communications, Akron OH)	73	"This is Lauren with MCS Preferred Account Services calling in regards to your credit card account. It has been brought to our attention that you may be eligible for a significant interest rate reduction for all of your qualified accounts. If you currently carry balances that are higher than four thousand dollars and you are paying thirteen percent or higher on your Visa, Mastercard, American Express or Discover, please press one now to be transferred to a live operator to confirm your eligibility for new lower rates. This could be your final notice. So please press one now. Press three now to be taken off of our notification list."	Another DNC and another Hang up.	13-T01140213

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
98.	02/22/13	02:49 p.m.	7123573090 (MCC Telephony Of Iowa, Holstein, Iowa)	86	"Please don't hang up. I have an important message from Discover Account Services. You are now eligible for lower interest rates on all your credit card accounts. Press one now to speak to customer service before your eligibility expires."	Another DNC and another hang up.	13-T01143094
99.	02/23/13	11:07 a.m.	2393223403 (Cellco Partnership d/b/a Verizon Wireless, Fort Myers, FL)	46	"Please don't hang up. I have an important message from Discover Account Services. You are now eligible for lower interest rates on all your credit card accounts. Press one now to speak to customer service before your eligibility expires."	Another DNC and another hang up.	13-T01143426
100.	02/28/13	04:24 p.m.	2509346962 (British Columbia Telephone, Tahsis, British Columbia)	25	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Could not press one due to I was driving when the illegal robocall came in.	13-T01147581

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
101.	03/02/13	10:48 a.m.	4039058000 (Edmonton, Alberta Canada)	72	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents. Press three to be removed."	Another DNC and another hang up.	13-T01148564
102.	03/05/13	06:23 p.m.	6137060563 (Iristel Inc. Smith Falls, Ontario)	56	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents. Press three to be removed."	Another DNC and another hang up.	13-T01150580
103.	03/09/13	11:23 a.m.	8185396135 (Mci Worldcom Communications, Inc, Glendale CA)	30	"Hello this is Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	I disconnected the call as I was too busy to deal with the illegal robocall.	13-T01153687

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
104.	03/11/13	08:39 p.m.	3128009037 (VC)	86	"Hello this is Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another DNC and another hang up.  CID is questionable -- number rings for a very long time then a message about the network being busy. Makes no sense if the number is "Vacant" according to NANPA	13-T01154807
105.	03/12/13	12:20 p.m.	8185396135 (Mci Worldcom Communications, Inc, Glendale CA)	90	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents. Press three to be removed."	Rings for 55 seconds then disconnects.	13-T01155259
106.	03/13/13	02:33 p.m.	3128009037 (VC)	68	"Please don't hang up. I have an important message from Discover Account Services. You are now eligible for lower interest rates on all your credit card accounts. Press one now to speak to customer service before your eligibility expires."	Rings for 50 seconds then disconnects.	13-T01156586
107.	03/14/13	01:52 p.m.	7578529899 (Verizon Virginia Inc, Norfolk, VA)	65	"Please don't hang up. I have an important message from Discover Account Services. You are now eligible for lower interest rates on all your credit card accounts. Press one now to speak to customer service before your eligibility expires."	Another DNC and another hang up.	13-T01157526

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
108.	03/16/13	09:25 a.m.	3128009037 (VC)	5		Hang up call – rang twice then disconnected.	13-T01159043
109.	03/16/13	09:33 a.m.	8185396135 (Mci Worldcom Communications, Inc, Glendale CA)	5		Did not answer the call.	13-T01159046
110.	03/18/13	09:15 a.m.	8185396135 (Mci Worldcom Communications, Inc, Glendale CA)	5		Did not answer the call.	13-T01159731
111.	03/18/13	01:27 p.m.	3128009037 (VC)	17	“Please don’t hang up. I have an important message from Discover Account Services. You are now eligible for lower interest rates on all your credit card accounts. Press one now to speak to customer service before your eligibility expires.”	Pressed one and call was disconnected.	13-T01160019
112.	03/18/13	05:14 p.m.	2746958077 (VC)	5	“Hello this is Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you.”	Dead air call.	13-T01160171

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
113.	03/19/13	06:46 p.m.	2039887000 (Level 3 Communications, Stamford CT)	7		Dead air call.	13-T01161359
114.	03/19/13	07:58 p.m.	2039887000 (Level 3 Communications, Stamford CT)	45	"Please don't hang up. I have an important message from Discover Account Services. You are now eligible for lower interest rates on all your credit card accounts. Press one now to speak to customer service before your eligibility expires."	Another DNC and another hang up.	
115.	03/20/13	12:00 p.m.	2746958077 (VC)	53	"Hello this is Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another DNC and another hang up.	13-T01161843
116.	03/20/13	08:14 p.m.	2529980000 (VC)	7		Dead air call.	13-T01162485
117.	03/21/13	09:36 a.m.	2039887000 (Level 3 Communications, Stamford CT)	7		Dead air call.	13-T01162717

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
118.	03/21/13	12:14 p.m.	2039887000 (Level 3 Communications, Stamford CT)	7		Dead air call.	13-T01163388
119.	03/22/13	10:18 a.m.	8652596702 (US LEC Of Tennessee, Inc, Knoxville TN)	80	"Please don't hang up. I have an important message from Discover Account Services. You are now eligible for lower interest rates on all your credit card accounts. Press one now to speak to customer service before your eligibility expires."	Rings 1 minute and ten seconds then disconnects.	13-T01163958
120.	03/22/13	12:17 p.m.	2526698800 (VC)	5		Answered the call and got dead air.	13-T01164189
121.	03/25/13	10:04 a.m.	8652596702 (US LEC Of Tennessee, Inc, Knoxville TN)			Rang once and disconnected.	13-T01165220
122.	03/25/13	03:56 p.m.	2526698800 (VC)	140	"Please don't hang up. I have an important message from Discover Account Services. You are now eligible for lower interest rates on all your credit card accounts. Press one now to speak to customer service before your eligibility expires."	Pressed one and dead air for 115 seconds.	13-T01165695
123.	03/26/13	09:59 a.m.	2526698800 (VC)			Rang once and disconnected.	13-T01166064
124.	03/26/13	03:47 p.m.	8652596702 (US LEC Of Tennessee, Inc, Knoxville TN)	224	"Please don't hang up. I have an important message from Discover Account Services. You are now eligible for lower interest rates on all your credit card accounts. Press one now to speak to customer service before your eligibility expires."	Dead air for 130 seconds after pressing one. Before call is disconnected.	13-T01166625

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
125.	04/01/13	12:05 p.m.	3184745828 (New Cingular Wireless PCS, LLC, Tallulah, LA)	11	Online notes indicate it is the "Please don't hang up..." recorded message.	Hang up call.	13-T01169892
126.	04/02/13	02:40 p.m.	3184745828 (New Cingular Wireless PCS, LLC, Tallulah, LA)	22	Online notes indicate it is the "Please don't hang up..." recorded message.	Hang up call.	13-T01170913
127.	04/09/13	03:38 p.m.	3184745828 (New Cingular Wireless PCS, LLC, Tallulah, LA)	11	Online notes indicate it is the "Please don't hang up..." recorded message.	Hang up call.	13-T01175394
128.	04/09/13	07:03 p.m.	3184745828 (New Cingular Wireless PCS, LLC, Tallulah, LA)	10	Online notes indicate it is the "Please don't hang up..." recorded message.	Hang up call.	13-T01175604
129.	04/11/13	07:25 p.m.	3184745828 (New Cingular Wireless PCS, LLC, Tallulah, LA)	11	Online notes indicate it is the "Please don't hang up..." recorded message.	Hang up call.	13-T01177402
130.	04/13/13	09:38 a.m.	3184745828 (New Cingular Wireless PCS, LLC, Tallulah, LA)	0	Online notes indicate it is the "Please don't hang up..." recorded message.	Did not answer call.	13-T01178278

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
131.	04/15/13	08:27 p.m.	6085341401 (Centurytel Central Wisconsin LLC dba Centurylink, Trempealeu, WI)	10	Online notes indicate it is the lower credit card interest rate robocall.	Hang up call.	13-T01179318
132.	04/16/13	03:15 p.m.	6085341401 (Centurytel Central Wisconsin LLC dba Centurylink, Trempealeu, WI)	10	Online notes indicate it is the lower credit card interest rate robocall.	Hang up call.	13-T01179945
133.	04/17/13	01:33 p.m.	6085341401 (Centurytel Central Wisconsin LLC dba Centurylink, Trempealeu, WI)	0	Online notes indicate it is the lower credit card interest rate robocall.	Hang up call.	13-T01180852
134.	04/25/13	04:57 p.m.	7854798020 (Tri - County Telephone Association Inc., Navarre, KS)	16	Online notes indicate it is Kelly with Consumer Law advertising lower credit card interest rate robocall.	Hang up call.	13-T01187051

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
135.	04/29/13	09:55 a.m.	7197671000 (Centurytel Of Eagle, Inc. d/b/a Centruylink, Cheyenne Wells, CO)	53	"Hello this is Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	And another hang up on my DNC.	13-T01188420
136.	05/01/13	11:01 a.m.	6627204709 (Bellsouth Telecomm, Booneville, MS)	12	Online notes indicate this is the Discover Account Services robocall.	Hang up call.	13-T01190079
137.	05/01/13	04:50 p.m.	6627204709 (Bellsouth Telecomm, Booneville, MS)	12	Online notes indicate this is the Discover Account Services robocall.	Hang up call.	13-T01190530
138.	05/03/13	01:32 p.m.	2083138014 (Cingular Wireless, Boise, ID)	44	"Hi this is Kelly with Consumer Law. Thanks to the financial stimulus your credit card company has finally agreed to lower the interest rate as well as your monthly payment. Press one to respond and qualify for the next billing cycle. Press (static) to be removed but please press one to obtain this financial advantage."	And another hang up on my DNC.	13-T01191887

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
139.	05/06/13	01:01 p.m.	4062006070 (TC Systems INC, Billings MT)	44	"Hi this is Kelly with Consumer Law. Thanks to the financial stimulus your credit card company has finally agreed to lower the interest rate as well as your monthly payment. Press one to respond and qualify for the next billing cycle. Press two to be removed but please press one to obtain this financial advantage."	Another DNC and caller calls me a dumb fuck and hangs up on me.  "Why (garbled) you dumb fuck."	13-T01192932
140.	05/08/13	03:55 p.m.	7407338044 (Frontier North Inc., Smithfield, OH)	70	"Hi this is Kelly with Consumer Law. Thanks to the financial stimulus your credit card company has finally agreed to lower the interest rate as well as your monthly payment. Press one to respond and qualify for the next billing cycle. Press two to be removed but please press one to obtain this financial advantage."	Pressed one and was connected to 411.	13-T01194747
141.	05/09/13	10:07 a.m.	4148771395 (Peerless Networks LLC, Milwaukee, WI)	124	"Hello this is Heather at Account Services and we're calling in reference to your current credit card accounts. There's no problem currently with your accounts. It is urgent however that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Please press one now on your phone to speak with a live operator and lower your interest rates. Or press two to discontinue further notices. Thank you and have a great day."	Another DNC and another hang up.	13-T01195158
142.	05/17/13	12:09 p.m.	4354198095 (Verizon Wireless, Monticello, Utah)	13	Online notes indicate it is the lower credit card interest rate robocall.	Hang up call.	13-T01199685

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
143.	05/22/13	02:08 p.m.	6439854734 (Invalid Number)	11	Online notes indicate it is the lower credit card interest rate robocall.	Hang up call.	13-T01202236
144.	06/04/13	02:57 p.m.	5511236010 (Verizon Wireless Unassigned Number)	55	"Hi this is Kelly with Consumer Law. Thanks to the financial stimulus your credit card company has finally agreed to lower the interest rate as well as your monthly payment. Press one to respond and qualify for the next billing cycle. Press two to be removed but please press the number one to obtain this financial advantage."	Another DNC and another hang up.	13-T01209048
145.	06/07/13	09:20 a.m.	9314140907 (Network Telephone Corporation, Flintville, TN)	93	"Hi this is Kelly with Consumer Law. Thanks to the financial stimulus your credit card company has finally agreed to lower the interest rate as well as your monthly payment. Press one to receive your free informational booklet and qualify before the next billing cycle. But please press the number one key to obtain this financial advantage."	I am told to fuck myself when I ask for the caller to properly identify themselves.  "Sir fuck yourself."	13-T01210789
146.	06/24/13	02:09 p.m.	1000000000 0	46	"Hi this is Kelly with Consumer Law. Thanks to the financial stimulus your credit card company has finally agreed to lower the interest rate as well as your monthly payment. Press one and qualify before the next billing cycle. Press two to be removed. But please press the number one key to obtain this financial advantage."	Another DNC and another hang up.	13-T01220347
147.	08/13/13	01:25 p.m.	2318056841 (ACD Telecom, Kaleva, MI)	13	Online notes indicate it is the lower credit card interest rate robocall.	Hang up call.	13-T01252046

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
148.	08/14/13	10:28 a.m.	9188667810 (Central Oklahoma Telephone Co., Sparks, OK)	40	"Hi this is Kelly with Consumer Law. Thanks to the financial stimulus your credit card company has finally agreed to lower the interest rate as well as your monthly payment. Press one to receive your free informational booklet and qualify before the next billing cycle. But please press the number one key to obtain this financial advantage." <b>This was an attempt to force the next call to voice mail. This was the 1<sup>st</sup> occurrence of this type of intentional harassment. The way it works is they make a call to my number and immediately make a 2nd call while hanging up on the 1st call before CID is transmitted. That way the robocall goes straight to voice mail leaving no record of an incoming call. This can only be done intentionally.</b>	Another DNC and another hang up.	13-T01252465
149.	08/14/13	12:26 p.m.	2026334781 (Verizon Washington, Dc Inc., Washington DC)			Hang up call.	13-T01253377
150.	08/14/13	12:26 p.m.	2026334781 (Verizon Washington, Dc Inc., Washington DC)	80	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents. Press three to be removed."	Another DNC and another hang up.	13-T01253377

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
151.	08/20/13	01:49 p.m.	5084207410 (Verizon New England Inc., Osterville, MA.)	23	"Hello this is Rachael at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so..." See previous entry.	Call is disconnected during the robocall.	13-T01256741
152.	08/23/13	01:50 p.m.	5084207410 (Verizon New England Inc., Osterville, MA.)	13		Hang up call.	13-T01259126
153.	08/24/13	09:27 a.m.	5084207410 (Verizon New England Inc., Osterville, MA.)	0	<a href="#">See #149 entry.</a>	Hang up call.	13-T01259443
154.	08/24/13	09:27 a.m.	5084207410 (Verizon New England Inc., Osterville, MA.)	0	<a href="#">See #149 entry.</a>	Hang up call.	13-T01259443

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
155.	08/26/13	02:20 p.m.	2026334781 (Verizon Washington, Dc Inc., Washington DC)	52	"This is an important message. Due to the current government bailout you can qualify for an interest rate reduction on your credit cards to as little as six point nine percent. Press one now to speak to a customer service representative. The only requirements are that you must have at least forty five hundred dollars in total between all your credit card accounts and at least bone in good standing. Press one now to a customer service representative or press three to be removed."	Another DNC and another hang up.	13-T01260503
156.	08/27/13	10:45 a.m.	9188667810 (Central Oklahoma Telephone Co., Sparks, OK)	97	"Hi this is Kelly with Consumer Law. Thanks to the financial stimulus your credit card company has finally agreed to lower the interest rate as well as your monthly payment. Press one to receive your free informational booklet and qualify before the next billing cycle. But please press the number one key to obtain this financial advantage."	Another DNC and another hang up.	13-T01261032
157.	08/27/13	01:41 p.m.	5084207410 (Verizon New England Inc., Osterville, MA.)	66	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Another DNC and another hang up.	13-T01261062

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
158.	08/28/13	08:46 p.m.	5406258740 (IDT America Corp, Kinggeorge, VA)	22	"Please don't hang up. I have an important message from Discover Account Services. You are now eligible for lower interest rates on all your credit card accounts. Press one now to speak to customer service before your eligibility expires."	Call is disconnected after end of recording.	13-T01261439
159.	08/29/13	08:48 p.m.	3183068587 (Verizon Wireless, Oakdale, LA)	112	"Please don't hang up. This is an important message VISA Mastercard Account Services. Congratulations you are now eligible for lower interest rates on all your credit card accounts. Press one now to speak to customer service before your eligibility expires."	After 90 seconds on hold I hang up.	13-T01262295
160.	08/30/13	02:07 p.m.	3183068587 (Verizon Wireless, Oakdale, LA)	11	See previous entry for same CID.	Hang up call.	13-T01263104
161.	09/02/13	02:14 p.m.	3183068587 (Verizon Wireless, Oakdale, LA)	30	"Please don't hang up. This is an important message from VISA Mastercard Account Services. Congratulations you are now eligible for lower interest rates on all your credit card accounts. Press one now to speak to customer service before your eligibility expires."	Call is disconnected after end of recording.	13-T01264104
162.	09/03/13	03:55 p.m.	5406258740 (IDT America Corp, Kinggeorge, VA)	11	See 08/28/13 entry	Hang up call.	13-T01264849

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
163.	09/04/13	03:20 p.m.	5406258740 (IDT America Corp, Kinggeorge, VA)	128	"This message is from Card Services. If you received our letter concerning your account please disregard this message and press three and you will not be contacted again concerning this matter. Otherwise press one now to be connected to a representative to discuss your annual account review and to see if you qualify for a deduction in your interest rate. You qualify for as little as six point nine percent on all of your accounts. You just need at least twenty five hundred dollars in total credit card debt and have one account in good standing. Again press one now to be connected. Thank you."	Another DNC and another hang up.	13-T01265610
164.	09/05/13	02:18 p.m.	2022068474 (USA Mobility Wireless Inc, District of Columbia, Washington DC)	54	"This message is from Card Services. If you received our letter concerning your account please disregard this message and press three and you will not be contacted again concerning this matter. Otherwise press one now to be connected to a representative to discuss your annual account review and to see if you qualify for a deduction in your interest rate. You qualify for as little as six point nine percent on all of your accounts. You just need at least twenty five hundred dollars in total credit card debt and have one account in good standing. Again press one now to be connected. Thank you."	Another DNC and another hang up.	13-T01266342

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
165.	09/06/13	11:09 a.m.	2022068474 (USA Mobility Wireless Inc, District of Columbia, Washington DC)	134	"This message is from Card Services. If you received our letter concerning your account please disregard this message and press three and you will not be contacted again concerning this matter. Otherwise press one now to be connected to a representative to discuss your annual account review and to see if you qualify for a deduction in your interest rate. You qualify for as little as six point nine percent on all of your accounts. You just need at least twenty five hundred dollars in total credit card debt and have one account in good standing. Again press one now to be connected. Thank you."	Another DNC and another hang up.	13-T01266885
166.	09/06/13	01:27 p.m.	5157000000 (Qwest Corporation, Des Moines, Iowa)	5	Online notes indicate it is the lower credit card interest rate robocall.	Hang up call.	13-T01267041
167.	09/12/13	10:10 a.m.	7015864080 (Reservation Telephone Cooperative, Arnegard ND)	55	"Hi this is Denise Miller from Account Services. I've been trying to reach you. Before I close your file on your annual credit card interest rate review congratulations thanks to Uncle Sam you now qualify for a much, much, much lower interest rate on your credit card accounts. The only requirement you must owe four thousand dollars or more in credit card debt between all your credit card accounts and have at least one account in good standing. Don't miss out on this great opportunity. Press one to speak to customer service press three to close the file so you will not be contacted again."	Call is disconnected after recording finishes.	13-T01270570

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
168.	09/17/13	09:34 a.m.	4066917785 (New Cingular Wireless PCS LLC, Ananconda MT)	126	"Hi this is Doug Henderson from Account Services. I've been trying to reach you. Before I close your file on your annual credit card interest rate review congratulations thanks to Uncle Sam you now qualify for a much, much, much lower interest rate on your credit card accounts. The only requirement you must owe at least four thousand dollars or more in credit card debt between all your credit card accounts and have one account in good standing. Press one to speak to customer service."	Another DNC and another hang up.	13-T01273368
169.	09/24/13	07:25 p.m.	4066917785 (New Cingular Wireless PCS LLC, Ananconda MT)	120	"This is your final notice from our customer service department. We have sent you several notices to lower your credit card interest rate to as little as six point nine percent. The only requirement is that you must have at least twenty five hundred dollars in total credit card debt and have one account in good standing. Press one now to speak to a customer service representative."	Another DNC and another hang up.	13-T01278526
170.	09/26/13	07:03 p.m.	2078468047 (NO New England Tel Op d/b/a Fairpoint Comm. Yarmouth ME)	172	"Hi this is Kelly with Consumer Law. Thanks to the financial stimulus your credit card company has finally agreed to lower the interest rate as well as your monthly payment. Press one to receive your free informational booklet and qualify before the next billing cycle. But please press the number one key to obtain this financial advantage."	Another DNC and another hang up.	13-T01280459

Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
171.	10/05/13 09:48 a.m.	2078468047 (NO New England Tel Op d/b/a Fairpoint Comm. Yarmouth ME)	603	<p>"Hello this is Rachael at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."</p>	<p>Another DNC and another hang up. Extensive cursing by caller.</p> <p><b>"It's a phone call you soft assed bitch you crying about a phone call?" "We are not harassing your family you should be at fucking work." "You are crying like a fag." "You are talking about harassment on a fucking phone call." "...you soft assed bitch." "...never cry about a fucking phone call." "...I don't give a fuck about the name of my company." "...you dumb bitch." "...like a little bitch." This went on for 8 more minutes before the call was disconnected.</b></p>	13-T01281158

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
172.	10/11/13	02:35 p.m.	2078468047 (NO New England Tel Op d/b/a Fairpoint Comm. Yarmouth ME)			2 rings and a hang up. See next entry.	13-T01281160
173.	10/11/13	02:35 p.m.	2078468047 (NO New England Tel Op d/b/a Fairpoint Comm. Yarmouth ME)	56	"Hi this is Denise Miller from Account Services. I've been trying to reach you. Before I close your file on your annual credit card interest rate review congratulations thanks to Uncle Sam you now qualify for a much, much, much lower interest rate on your credit card accounts. The only requirement you must owe four thousand dollars or more in credit card debt between all your credit card accounts and have at least one account in good standing. Don't miss out on this great opportunity. Press one to speak to customer service press three to close the file so you will not be contacted again."	Call is disconnected after pressing 1. Same occurred with robocall on 09/12/13.	13-T01281161
174.	10/15/13	10:08 a.m.	6014009074 (Sprint Spectrum L.P., Vicksburg MS)	49	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Call is disconnected after pressing 1. Same occurred with robocall on 09/12/13 and 10/11/13.	13-T01281164

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
175.	10/15/13	06:51 p.m.	8608227440 (Broadwing Communications, LLC, Norwich, CT)	96	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents."	Offered caller \$10,000.00 for the identity of the entity making the illegal robocalls.	13-T01282731
176.	10/16/13	10:33 a.m.	9312687401 (Twin Lakes Telephone Cooperative Corp., Gainsboro TN)	35	"...current credit card interest rates to as little as six point nine percent and you should have received mail. Press one now to speak to our friendly customer service representative. The only requirement is that you must have at least four thousand dollars in total credit card debt between all your credit card accounts and have one of them in good standing. Press one to speak to a live representative. Press three to be removed from this special list."	Robocall went to voicemail.	13-T01282739
177.	10/16/13	11:19 a.m.	6014009074 (Sprint Spectrum L.P., Vicksburg MS)	0	See entry # 179	Hang up call.	13-T01282769
178.	10/16/13	11:19 a.m.	6014009074 (Sprint Spectrum L.P., Vicksburg MS)	0	See entry # 179	Hang up call.	13-T01283098

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
179.	10/16/13	11:19 a.m.	6014009074 (Sprint Spectrum L.P., Vicksburg MS)	54	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents. Press three to be removed."	Another DNC and another hang up.	13-T01283106
180.	10/17/13	05:08 p.m.	8659324749 (Bellsouth Telecomm Inc d/b/a South Central Bell Tel., Mascot TN)	42	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents. Press three to be removed"	Call is disconnected after pressing 1. Same occurred with robocalls on 09/12/13, 10/11/13 and 10/15/13.	13-T01283197

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
181.	10/18/13	12:32 p.m.	8659324749 (Bellsouth Telecomm Inc d/b/a South Central Bell Tel., Mascot TN)	35	"...for the government bailout plan credit card interest rates are being reduce to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you like to be removed from our list."	Robocall went to voicemail.	13-T01283706
182.	10/18/13	01:51 p.m.	8659324749 (Bellsouth Telecomm Inc d/b/a South Central Bell Tel., Mascot TN)	60	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents. Press three to be removed"	Another DNC and another hang up.	13-T01283716

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
183.	10/18/13	05:46 p.m.	9284674719 (Arizona Telephone Co., Roosevelt, AZ)	52	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you like to be removed from our list."	Call is disconnected after pressing 1. Same occurred with robocalls on 09/12/13, 10/11/13, 10/15/13 and 10/17/13.	13-T01283869
184.	10/21/13	09:28 a.m.	2078468047 (NO New England Tel Op d/b/a Fairpoint Comm. Yarmouth ME)	43	"Hello this is Rachael at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Call is disconnected after pressing 1. Same occurred with robocalls on 09/12/13, 10/11/13, 10/15/13, 10/17/13 and 10/18/13.	13-T01284406

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
185.	10/21/13	09:33 a.m.	8659324749 (Bellsouth Telecomm Inc d/b/a South Central Bell Tel., Mascot TN)	46	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you like to be removed from our list."	Same disconnect after pressing one as many of the recent robocalls - clearly harassment.	13-T01284414
186.	10/21/13	11:09 a.m.	3047881136 (Frontier West Virginia Inc., Keyser, WV)	0	Online posts suggest this is the lower credit card rate robocall.	Did not answer the robocall and no voicemail left.	13-T01284634
187.	10/21/13	02:00 p.m.	8659324749 (Bellsouth Telecomm Inc d/b/a South Central Bell Tel., Mascot TN)	45	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents. Press three to be removed"	Another DNC and another hang up.	13-T01284681

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
188.	10/21/13	04:31 p.m.	8659324749 (Bellsouth Telecomm Inc d/b/a South Central Bell Tel., Mascot TN)	0	<a href="#">See entry 149</a>	Hang up call.	13-T01284824
189.	10/21/13	04:31 p.m.	8659324749 (Bellsouth Telecomm Inc d/b/a South Central Bell Tel., Mascot TN)	60	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents. Press three to be removed"	Another DNC and another hang up.	13-T01284824
190.	10/22/13	09:41 a.m.	3308767410 (United Tel. Co. Of Ohio, Kinsman, OH)	205	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents. Press three to be removed"	Another DNC and another hang up.	13-T01285170

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
191.	10/22/13	11:37 a.m.	2078468047 (NO New England Tel Op d/b/a Fairpoint Comm. Yarmouth ME)	43	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you like to be removed from our list."	And another disconnect after pressing one.	13-T01285206
192.	10/22/13	01:27 p.m.	8659324749 (Bellsouth Telecomm Inc d/b/a South Central Bell Tel., Mascot TN)	157	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another DNC and another hang up.	13-T01285331

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
193.	10/24/13	09:14 a.m.	2087674150 (Albion Telephone Co. d/b/a ATC Communications, Arco, ID)	53	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another DNC and another hang up. See next entry for their response.	13-T01286453
194.	10/24/13	09:23 a.m.	2087674150 (Albion Telephone Co. d/b/a ATC Communications, Arco, ID)	18	Arrogant retaliation for the call 9 minutes earlier.	Intentional hang up call.	13-T01286463
195.	10/24/13	12:41 p.m.	6417268406 (Windstream Iowa Communications, Inc., Melrose, IA)	20	Same as previous robocall – causing phone to repeatedly ring with intent to harass.	Intentional hang up call.	13-T01286663
196.	10/24/13	12:52 p.m.	3014168745 (Verizon Maryland, Inc., Myersville, MD)	11	Same as previous robocall – causing phone to repeatedly ring with intent to harass.	Intentional hang up call.	13-T01286684

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
197.	10/24/13	05:18 p.m.	3014168745 (Verizon Maryland, Inc., Myerstown, PA)	20	Same as previous robocall – causing phone to repeatedly ring with intent to harass.	Intentional hang up call.	13-T01286913
198.	10/28/13	10:46 a.m.	2087674150 (Albion Telephone Co. d/b/a ATC Communications, Arco, ID)	68	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents. Press three to be removed"	Another DNC and another hang up.	13-T01288018
199.	10/29/13	01:00 p.m.	9284674719 (Arizona Telephone Co., Roosevelt, AZ)	39	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another DNC and another hang up.	13-T01288808

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
200.	10/30/13	09:30 a.m.	2087674150 (Albion Telephone Co. d/b/a ATC Communications, Arco, ID)	0	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call.	13-T01289303
201.	10/30/13	11:18 a.m.	3014168745 (Verizon Maryland, Inc., Myerstown, MD)	39	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents. Press three to be removed"	Same disconnect after pressing one as many of the recent robocalls - causing phone to repeatedly ring with intent to harass.	13-T01289453
202.	10/30/13	12:04 p.m.	8608227440 (Broadwing Communications, LLC, Norwich, CT)	156	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents. Press three to be removed"	Another DNC and another hang up.	13-T01289468

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
203.	10/31/13	10:20 a.m.	3014168745 (Verizon Maryland, Inc., Myersville, MD)	11	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call.	13-T01290108
204.	11/04/13	01:58 p.m.	6417268406 (Windstream Iowa Communications, Inc., Melrose, IA)	8	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call	13-T01291822
205.	11/05/13	12:28 p.m.	7153750740 (Centurytel NW Wisconsin LLC d/b/a Centurylink, Bennet, WI)	62	“Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they’ve been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We’ve already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you like to be removed from our list.”	Another DNC and another hang up.	13-T01292368

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
206.	11/05/13	01:05 p.m.	7153750740 (Centurytel NW Wisconsin LLC d/b/a Centurylink, Bennet, WI)	107	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you like to be removed from our list."	Intentional retaliation, harassment and hang up call.	13-T01292395
207.	11/06/13	10:15 a.m.	7193798800 (Blanca Telephone Co., Blanca, CO)	76	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you like to be removed from our list."	Another DNC and another hang up.	13-T01292882

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
208.	11/06/13	10:41 a.m.	7193798800 (Blanca Telephone Co., Blanca, CO)	26	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to retaliate and harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	13-T01292892
209.	11/06/13	12:38 p.m.	6417268406 (Windstream Iowa Communications, Inc., Melrose, IA)	0	<a href="#">See #149 entry.</a>	Intentional hang up call made for the sole purpose of retaliation and harassment.	13-T01293007
210.	11/06/13	12:38 p.m.	6417268406 (Windstream Iowa Communications, Inc., Melrose, IA)	76	“Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they’ve been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We’ve already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you like to be removed from our list.”	Intentional hang up call made for the sole purpose of retaliation and harassment.	13-T01293007

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
211.	11/07/13	02:52 p.m.	8608227440 (Broadwing Communications, LLC, Norwich, CT)	38	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents. Press three to be removed"	I could not respond as I was driving at the time.	13-T01293905
212.	11/07/13	04:53 p.m.	7153750740 (Centurytel NW Wisconsin LLC d/b/a Centurylink, Bennet, WI)	240	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents. Press three to be removed"	Another abject refusal to properly identify themselves and another hang up on a DNC.	13-T01293913
213.	11/13/13	12:46 p.m.	3308767410 (United Tel. Co. Of Ohio, Kinsman, OH)	9	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	13-T01296397
214.	11/13/13	03:25 p.m.	8018217480 (Verizon Wireless, Morgan, UT)	7	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	13-T01296520

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
215.	11/13/13	04:50 p.m.	5154657085 (Qwest Corporation, Perry, IA)	49	"Hi this is Kelly with Consumer Law. Thanks to the financial stimulus your credit card company has finally agreed to lower the interest rate as well as your monthly payment. Press one to receive your free informational booklet and qualify before the next billing cycle. Press two to be removed. But please press the number one to obtain this financial advantage."	Another abject refusal to properly identify themselves and a disconnect by the call center monitor for obvious reasons.	13-T01296710
216.	11/16/13	10:12 a.m.	7312035870 (Teleport Communications America LLC, Bolivar, TN)	8	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	13-T01298073
217.	11/19/13	05:50 p.m.	4163641111 (Bell Canada, Toronto, Canada)	127	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents. Press three to be removed"	Made an offer of \$100,000.00 dollars and the call center monitor disconnected the call.	13-T01299609
218.	11/20/13	09:30 a.m.	8018217480 (Verizon Wireless, Morgan, UT)	7	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	13-T01299837

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
219.	11/20/13	09:48 a.m.	5154657085 (Qwest Corporation, Perry, IA)	294	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you like to be removed from our list."	More retaliation and harassment – after pressing the one key I get a recording that the number I have dialed is not a working number.	13-T01299848
220.	11/20/13	04:51 p.m.	8018217480 (Verizon Wireless, Morgan, UT)	3	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	13-T01300242
221.	11/22/13	02:56 p.m.	5732076541 (Peerless Networks LLC, Gravois Mills, MO)	70	"Hi this is Denise Miller from Account Services. I've been trying to reach you. Before I close your file on your annual credit card interest rate review congratulations thanks to Uncle Sam you now qualify for a much, much, much lower interest rate on your credit card accounts. The only requirement you must owe four thousand dollars or more in credit card debt between all your credit card accounts and have at least one account in good standing. Don't miss out on this great opportunity. Press one to speak to customer service press three to close the file so you will not be contacted again."	Made an offer of \$100,000.00 dollars to ID employer and the call is disconnected.	13-T01301506

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
222.	11/23/13	11:00 a.m.	3044056581 (Gateway Telecom LLC d/b/a Stratus Wave Comm LLC, West Union, WV)	0	Online posts suggest this is the lower credit card rate robocall.	Did not answer the robocall and no voice mail left.	13-T01301832
223.	11/25/13	10:52 a.m.	7017829520 (BEK Communications Cooperative, Hazelton, ND)	150	"Hi this is Denise Miller from Account Services. I've been trying to reach you. Before I close your file on your annual credit card interest rate review congratulations thanks to Uncle Sam you now qualify for a much, much, much lower interest rate on your credit card accounts. The only requirement you must owe four thousand dollars or more in credit card debt between all your credit card accounts and have at least one account in good standing. Don't miss out on this great opportunity. Press one to speak to customer service press three to close the file so you will not be contacted again."	Made an offer of \$100,000.00 dollars to ID employer and the call is disconnected.	13-T01302218
224.	11/25/13	03:04 p.m.	7017829520 (BEK Communications Cooperative, Hazelton, ND)	34	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Intentional hang up call made for the sole purpose of retaliation and harassment.	13-T01302449

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
225.	11/25/13	05:00 p.m.	7312035870 (Teleport Communications America LLC, Bolivar, TN)	8	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	13-T01302585
226.	11/26/13	09:52 a.m.	7017829520 (BEK Communications Cooperative, Hazelton, ND)	8	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	13-T01302875
227.	11/26/13	01:02 p.m.	3044056581 (Gateway Telecom LLC d/b/a Stratus Wave Comm LLC, West Union, WV)	144	"Hi this is Denise Miller from Account Services. I've been trying to reach you. Before I close your file on your annual credit card interest rate review congratulations thanks to Uncle Sam you now qualify for a much, much, much lower interest rate on your credit card accounts. The only requirement you must owe four thousand dollars or more in credit card debt between all your credit card accounts and have at least one account in good standing. Don't miss out on this great opportunity. Press one to speak to customer service press three to close the file so you will not be contacted again."	Made an offer of \$100,000.00 dollars to ID employer and caller says she will be in touch.	13-T01303083

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
228.	11/27/13	10:52 a.m.	7312035870 (Teleport Communications America LLC, Bolivar, TN)	31	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Did not press one key and call is disconnected.	13-T01303684
229.	12/02/13	09:31 a.m.	7312035870 (Teleport Communications America LLC, Bolivar, TN)	0	As soon as they start their dialer up they can't wait to harass me with another one of their damn illegal robocalls. I wasn't in the mood for their harassment so I did not answer the illegal robocall.	Did not answer the call.	13-T01304984
230.	12/03/13	03:28 p.m.	3044056581 (Gateway Telecom LLC d/b/a Stratus Wave Comm LLC, West Union, WV)	0	I wasn't in the mood for their harassment so I did not answer the illegal robocall. Two of the illegal robocalls 3 minutes apart - causing phone to repeatedly ring with intent to harass.	Did not answer the call.	13-T01305981
231.	12/03/13	03:33 p.m.	7017829520 (BEK Communications Cooperative, Hazelton, ND)	0	I wasn't in the mood for their harassment so I did not answer the illegal robocall. Two of the illegal robocalls 3 minutes apart - causing phone to repeatedly ring with intent to harass.	Did not answer the call.	13-T01305990

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
232.	12/03/13	04:36 p.m.	8703009852 (New Cingular Wireless PCS, LLC, Dermott, AR)	38	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Call is intentional disconnected one ring after I press the one key.	13-T01306005
233.	12/04/13	09:56 a.m.	4172468547 (Spectra Communications Group LLC d/b/a Centurylink, Avilla, MO)	54	"We have closed the file on your annual credit card account revue and you should have received mail. Press one now if you wish to have your account reviewed again for lower interest rates on all your credit card accounts to as low as zero percent. The only requirement you must have at least three thousand dollars in credit card debt between all your credit accounts and at least one in good standing. Press one now to speak to customer service."	Another DNC and another hang up.	13-T01306276
234.	12/04/13	12:06 p.m.	7017829520 (BEK Communications Cooperative, Hazelton, ND)	268	"We have closed the file on your annual credit card account revue and you should have received mail. Press one now if you wish to have your account reviewed again for lower interest rates on all your credit card accounts to as low as zero percent. The only requirement you must have at least three thousand dollars in credit card debt between all your credit accounts and at least one in good standing. Press one now to speak to customer service."	Intentional harassment - causing phone to repeatedly ring with intent to harass. Intentionally using up minutes from my wireless plan.	13-T01306395

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
235.	12/04/13	01:26 p.m.	7017829520 (BEK Communications Cooperative, Hazelton, ND)	42	"We have closed the file on your annual credit card account revue and you should have received mail. Press one now if you wish to have your account reviewed again for lower interest rates on all your credit card accounts to as low as zero percent. The only requirement you must have at least three thousand dollars in credit card debt between all your credit accounts and at least one in good standing. Press one now to speak to customer service."	Intentional harassment - causing phone to repeatedly ring with intent to harass.	13-T01306443
236.	12/04/13	02:17 p.m.	3044056581 (Gateway Telecom LLC d/b/a Stratus Wave Comm LLC, West Union, WV)	34	"We have closed the file on your annual credit card account revue and you should have received mail. Press one now if you wish to have your account reviewed again for lower interest rates on all your credit card accounts to as low as zero percent. The only requirement you must have at least three thousand dollars in credit card debt between all your credit accounts and at least one in good standing. Press one now to speak to customer service."	Call center supervisor or similar individual can clearly be heard disconnecting the call in mid-sentence.	13-T01306507
237.	12/05/13	01:00 p.m.	5074958742 (Ace Telephone Association, Eitzen, MN)	213	"This is an important message. Due to the current government bailout you can qualify for an interest rate reduction on your credit cards to as little as six point nine percent. Press one now to speak to a customer service representative. The only requirements are you must owe at least forty five hundred dollars in total between all your credit card accounts and have at least one in good standing. Press one now to speak to a customer service representative. Press three to be removed."	Intentional harassment - causing phone to repeatedly ring with intent to harass. Intentionally using up minutes from my wireless plan.	13-T01307166

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
238.	12/06/13	09:53 a.m.	8502374859 (GTC Inc., Blountstown , FL)	0	Online posts suggest this is the lower credit card rate robocall.	Did not answer the robocall and no voice mail left.	13-T01307890
239.	12/07/13	01:31 p.m.	5074958742 (Ace Telephone Association, Eitzen, MN)	5	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	13-T01308203
240.	12/09/13	10:55 a.m.	2075241446 (Community Service Telephone Company, Leeds, ME)	80	“Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you.”	Intentional harassment - causing phone to repeatedly ring with intent to harass.	13-T01308691
241.	12/09/13	12:30 p.m.	7203074712 (Bandwidth. Com, Allenspark, CO)	5	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	13-T01308789
242.	12/10/13	05:20 p.m.	2033158740 (Southern New England Telephone Company, Branford, CT)	5	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	13-T01309638

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
243.	12/11/13	04:22 p.m.	2075241446 (Community Service Telephone Company, Leeds, ME)	39	"Press three if we have reached you in error. Hi this is Joe Thompson from Visa Master Card Account Services. I've been trying to reach you before I close the file on your annual credit card interest rate review. Congratulations! Thanks to Uncle Sam you now qualify for much much lower rates on all your credit card accounts. The only requirement you must owe at least two thousand dollars or more in credit card debt between all your credit card accounts. Press one now to take advantage of this great opportunity or press three to close the file so you will not be contacted again.	Did not press one as I was driving and call is disconnected 6 seconds later.	13-T01310421
244.	12/11/13	04:25 p.m.	2075241446 (Community Service Telephone Company, Leeds, ME)	43	"Hello this is Tiffany at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator to lower your interest rates or press three to be taken of the list. Thank you."	Another DNC and another hang up.	13-T01310425

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
245.	12/11/13	05:32 p.m.	5035435471 (Centurytel of Oregon Inc., Scappoose, OR)	39	"Press three if we have reached you in error. Hi this is Joe Thompson from Visa Master Card Account Services. I've been trying to reach you before I close the file on your annual credit card interest rate review. Congratulations! Thanks to Uncle Sam you now qualify for much much lower rates on all your credit card accounts. The only requirement you must owe at least two thousand dollars or more in credit card debt between all your credit card accounts. Press one now to take advantage of this great opportunity or press three to close the file so you will not be contacted again.	Did not press one as I was driving and call is disconnected 6 seconds later.	13-T01310438
246.	12/13/13	11:51 a.m.	7203074712 (Bandwidth. Com, Allenspark, CO)	5	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	13-T01311449
247.	12/13/13	12:07 p.m.	5035435471 (Centurytel of Oregon Inc., Scappoose, OR)	47	"Hi this is Wesley with account card services in regards to your credit card accounts. It appears you are now eligible for a lower interest rate as low as four point nine percent on all of your credit card accounts however this offer is about to expire. So if you still owe over two thousand dollars or more in total credit debt and would like to qualify for the lower rate press one now to speak to customer service have all your accounts handy or press six to decline this final offer."	Another DNC and another hang up.	13-T01311485

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
248.	12/13/13	01:19 p.m.	2075241446 (Community Telephone Company, Leeds, ME)	44	"We have closed the file on your annual credit card account revue and you should have received mail. Press one now if you wish to have your account reviewed again for lower interest rates on all your credit card accounts to as low as zero percent. The only requirement you must have at least three thousand dollars in credit card debt between all your credit accounts and at least one in good standing. Press one now to speak to customer service."	Another DNC and another hang up.	13-T01311532
249.	12/13/13	03:37 p.m.	5035435471 (Centurytel of Oregon Inc., Scappoose, OR)	59	"We have closed the file on your annual credit card account revue and you should have received mail. Press one now if you wish to have your account reviewed again for lower interest rates on all your credit card accounts to as low as zero percent. The only requirement you must have at least three thousand dollars in credit card debt between all your credit accounts and at least one in good standing. Press one now to speak to customer service."	Dead air and another intentional hang up after I press the one key.	13-T01311672
250.	12/16/13	10:14 a.m.	6316658769 (Verizon New York, Inc., Bayshore, NY)	132	"We have closed the file on your annual credit card account revue and you should have received mail. Press one now if you wish to have your account reviewed again for lower interest rates on all your credit card accounts to as low as zero percent. The only requirement you must have at least three thousand dollars in credit card debt between all your credit accounts and at least one in good standing. Press one now to speak to customer service."	Another DNC and another hang up.	13-T01312332

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
251.	12/16/13	10:56 a.m.	2075241446 (Community Service Telephone Company, Leeds, ME)	34	"We have closed the file on your annual credit card account revue and you should have received mail. Press one now if you wish to have your account reviewed again for lower interest rates on all your credit card accounts to as low as zero percent. The only requirement you must have at least three thousand dollars in credit card debt between all your credit accounts and at least one in good standing. Press one now to speak to customer service."	Another DNC and another hang up.	13-T01312347
252.	12/16/13	12:17 p.m.	7203074712 (Bandwidth. Com, Allenspark, CO)	64	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Intentional hang up call made for the sole purpose of retaliation and harassment.	13-T01312451
253.	12/16/13	02:03 p.m.	6316658769 (Verizon New York, Inc., Bayshore, NY)	50	"We have closed the file on your annual credit card account revue and you should have received mail. Press one now if you wish to have your account reviewed again for lower interest rates on all your credit card accounts to as low as zero percent. The only requirement you must have at least three thousand dollars in credit card debt between all your credit accounts and at least one in good standing. Press one now to speak to customer service."	Another DNC and another hang up.	13-T01312540

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
254.	12/17/13	02:43 p.m.	6316658769 (Verizon New York, Inc., Bayshore, NY)	70	"This message is from Card Services. If you received our letter concerning your account please disregard this message and press three so you will not be contacted again concerning this matter. Otherwise press one now to be connected to a representative to discuss your annual account review and to see if you qualify for a reduction in your interest rates. You could qualify for as little as six point nine percent on all of your accounts you just need at least twenty five hundred dollars in total credit card debt and have one account in good standing. Again press one now to be connected. Thank you."	Another DNC and another hang up.	13-T01313295
255.	12/18/13	10:43 a.m.	6205047452 (Teleport Communications of America LLC, Mcperson, KS)	48	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents. Press three to be removed"	Another DNC and another hang up.	13-T01313779

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
256.	12/18/13	12:05 p.m.	6316658769 (Verizon New York, Inc., Bayshore, NY)	94	"This is an important message. Due to the current government bailout you can qualify for an interest rate reduction on your credit cards to as little as six point nine percent. Press one now to speak to a customer service representative. The only requirements are you must owe at least forty five hundred dollars in total between all your credit card accounts and have at least one in good standing. Press one now to speak to a customer service representative. Press three to be removed."	Another DNC and another hang up.	13-T01313857
257.	12/18/13	04:51 p.m.	8176130976 (Southwest m Bell, Weatherford , TX)	190	"This is important information about your credit card accounts. This is your second and final notice to reduce your current credit card interest rates to as little as six point nine percent and you should have received mail. Press one now to speak to our friendly customer service representative. The only requirements is that you must have at least four thousand dollars in total credit card debt between all your credit card accounts and have one account in good standing. Press one to speak to a live representative. Press three to be removed from this special list."	On hold for 160 seconds after pressing one. Intentionally using up minutes from my plan.	13-T01314173

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
258.	12/19/13	03:53 p.m.	5043408445 (Bellsouth Telecomm d/b/a South Central Bell Tel., New Orleans, LA)	71	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Same on hold music as the other robocalls then the typical disconnect when they see it's my cell number they are connected to.	13-T01314948
259.	12/19/13	07:45 p.m.	3205158730 (Sprint Spectrum L.P., Mora, MN)	1032	"Hi this is Kelly with Consumer Law. Thanks to the financial stimulus your credit card company has finally agreed to lower the interest rate as well as your monthly payment. Press one to receive your free informational booklet and qualify before the next billing cycle. But please press the number one to obtain this financial advantage."	Same on hold music as the other robocalls – did not disconnect – clear attempt to steal from my calling plan.	13-T01314987
260.	12/24/13	09:27 a.m.	3205158730 (Sprint Spectrum L.P., Mora, MN)	59	"Hi this is Kelly with Consumer Law. Thanks to the financial stimulus your credit card company has finally agreed to lower the interest rate as well as your monthly payment. Press one to receive your free informational booklet and qualify before the next billing cycle. But please press the number one to obtain this financial advantage."	Another disconnect after pressing one.	13-T01316200
261.	12/26/13	12:30 p.m.	8176130976 (Southwestern Bell, Weatherford, TX)	4	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	13-T01316550

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
262.	12/26/13	02:12 p.m.	4069802030 (Cellco Partnership d/b/a Verizon Wireless, Townsend, MT)	247	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another DNC and another hang up.	13-T01316614
263.	12/26/13	03:05 p.m.	4069802030 (Cellco Partnership d/b/a Verizon Wireless, Townsend, MT)	110	"Hi this is Denise Miller from Account Services. I've been trying to reach you. Before I close your file on your annual credit card interest rate review congratulations thanks to Uncle Sam you now qualify for a much, much, much lower interest rate on your credit card accounts. The only requirement you must owe four thousand dollars or more in credit card debt between all your credit card accounts and have at least one account in good standing. Don't miss out on this great opportunity. Press one to speak to customer service press three to close the file so you will not be contacted again."	Another DNC and another hang up.	13-T01316631
264.	12/27/13	09:08 a.m.	6205047452 (Teleport Communications of America LLC, Mcpherson, KS)	4	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	13-T01316833

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
265.	12/30/13	10:45 a.m.	4069802030 (Cellco Partnership d/b/a Verizon Wireless, Townsend, MT)	111	"Hi this is Denise Miller from Account Services. I've been trying to reach you. Before I close your file on your annual credit card interest rate review congratulations thanks to Uncle Sam you now qualify for a much, much, much lower interest rate on your credit card accounts. The only requirement you must owe four thousand dollars or more in credit card debt between all your credit card accounts and have at least one account in good standing. Don't miss out on this great opportunity. Press one to speak to customer service press three to close the file so you will not be contacted again."	Another DNC and another hang up.	13-T01317586
266.	01/02/13	12:47 a.m.	4069802030 (Cellco Partnership d/b/a Verizon Wireless, Townsend, MT)	82	"Hi this is Denise Miller from Account Services. I've been trying to reach you. Before I close your file on your annual credit card interest rate review congratulations thanks to Uncle Sam you now qualify for a much, much, much lower interest rate on your credit card accounts. The only requirement you must owe four thousand dollars or more in credit card debt between all your credit card accounts and have at least one account in good standing. Don't miss out on this great opportunity. Press one to speak to customer service press three to close the file so you will not be contacted again."	Dead air for 33 seconds after pressing one and call is disconnected.	14-T01318574

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
267.	01/03/14	10:40 a.m.	6205047452 (Teleport Communications of America LLC, Mcpherson, KS)	42	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents. Press three to be removed"	Another DNC and another hang up.	14-T01319030
268.	01/04/14	10:31 a.m.	4069802030 (Cellco Partnership d/b/a Verizon Wireless, Townsend, MT)	66	"Hi this is Denise Miller from Account Services. I've been trying to reach you. Before I close your file on your annual credit card interest rate review congratulations thanks to Uncle Sam you now qualify for a much, much, much lower interest rate on your credit card accounts. The only requirement you must owe four thousand dollars or more in credit card debt between all your credit card accounts and have at least one account in good standing. Don't miss out on this great opportunity. Press one to speak to customer service press three to close the file so you will not be contacted again."	Another DNC and another hang up.	14-T01319500
269.	01/07/14	09:06 a.m.	7038446828 (Peerless Networks LLC, Dulles, VA)	5	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01328856

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
270.	01/07/14	10:55 a.m.	6014009074 (Sprint Spectrum L.P., Vicksburg, MS)	5	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01320729
271.	01/08/14	02:05 p.m.	7038446828 (Peerless Networks LLC, Dulles, VA	113	“Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you.”	Another DNC and another hang up after several minutes of background noise/talk about being high on drugs and threatening to “shoot me dead”.	14-T01321548
272.	01/08/14	02:50 p.m.	7038446828 (Peerless Networks LLC, Dulles, VA	113	“Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents. Press three to be removed”	Intentional retaliation and harassment for my DNC on previous call.	14-T01321592

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
273.	01/09/14	09:40 a.m.	7017719654 (Cellco Partnership d/b/a Verizon Wireless – ND, Rugby, ND)	51	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you like to be removed from our list."	Another DNC and another hang up.	14-T01321942
274.	01/09/14	09:54 a.m.	6205047452 (Teleport Communications America LLC, McPherson, KS)	65	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents. Press three to be removed"	Another DNC and another hang up.	14-T01321972
275.	01/09/14	02:35 p.m.	7038446828 (Peerless Networks LLC, Dulles, VA)	4	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01322242

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
276.	01/13/14	09:53 a.m.	4354338745 (Skyline Telecom, Eureka, UT)	64	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another DNC and another hang up.	14-T01323635
277.	01/13/14	09:55 a.m.	5176410982 (Telnet Worldwide, Inc., Bath, MI)	62	"We have closed the file on your annual credit card account revue and you should have received mail. Press one now if you wish to have your account reviewed again for lower interest rates on all your credit card accounts to as low as zero percent. The only requirement you must have at least three thousand dollars in credit card debt between all your credit accounts and at least one in good standing. Press one now to speak to customer service."	Another DNC and another hang up.	14-T01323691
278.	01/14/14	02:54 p.m.	8176130976 (Southwestern Bell, Weatherford, TX)	72	"Please don't hang up. I have an important message from Discover Account Services. You are now eligible for lower interest rates on all your credit card accounts. Press one now to speak to customer service before your eligibility expires or press three to be removed from our calling list"	Another DNC and another hang up.	14-T01324670

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
279.	01/14/14	03:34 p.m.	6179167458 (Comcast Phone Of Massachuse tts Inc., Newton, MA)	224	"Please don't hang up. I have an important message from Discover Account Services. You are now eligible for lower interest rates on all your credit card accounts. Press one now to speak to customer service before your eligibility expires or press three to be removed from our calling list"	Another DNC and another hang up.	14-T01324695
280.	01/14/14	04:55 p.m.	5176410982 (Telnet Worldwide, Inc., Bath, MI)	78	"This is important information about your credit card accounts. This is your second and final notice to reduce your current credit card interest rates to as little as six point nine percent and you should have received mail. Press one now to speak to our friendly customer service representative. The only requirements is that you must have at least four thousand dollars in total credit card debt between all your credit card accounts and have one account in good standing. Press one to speak to a live representative. Press three to be removed from this special list."	Another dead air for 50 seconds and then a disconnect after pressing one. Intentionally using up my minutes of my calling plan.	14-T01324734
281.	01/14/14	08:26 p.m.	8502374859 (GTE Inc., Blountstown , FL)	4	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01324820
282.	01/15/14	11:36 a.m.	6179167458 (Comcast Phone Of Massachuse tts Inc., Newton, MA)	11	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01325121

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
283.	01/15/14	02:37 p.m.	3073904127 (Union Telephone Company, Labarge, WY)	72	"Please don't hang up. I have an important message from Discover Account Services. You are now eligible for lower interest rates on all your credit card accounts. Press one now to speak to customer service before your eligibility expires or press three to be removed from our calling list"	Another DNC and another hang up.	14-T01325362
284.	01/16/14	09:59 a.m.	3073904127 (Union Telephone Company, Labarge, WY)	33	"Please don't hang up. I have an important message from Discover Account Services. You are now eligible for lower interest rates on all your credit card accounts. Press one now to speak to customer service before your eligibility expires or press three to be removed from our calling list"	I make another DNC and in response I am told to shut up.	14-T01325803
285.	01/17/14	11:21 a.m.	3073904127 (Union Telephone Company, Labarge, WY)	62	"Hi this is Denise Miller from Account Services. I've been trying to reach you. Before I close your file on your annual credit card interest rate review congratulations thanks to Uncle Sam you now qualify for a much, much, much lower interest rate on your credit card accounts. The only requirement you must owe four thousand dollars or more in credit card debt between all your credit card accounts and have at least one account in good standing. Don't miss out on this great opportunity. Press one to speak to customer service press three to close the file so you will not be contacted again."	Dead air for 16 seconds after pressing one then another hang up.	14-T01326664

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
286.	01/18/14	09:13 a.m.	8502374859 (GTE Inc., Blountstown , FL)	42	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another DNC and another hang up.	14-T01327189
287.	01/18/14	10:44 a.m.	4068254254 (Blackfoot Telephone Cooperative Inc., Clinton, MT)	51	"This is your final notice from our customer service department. We have sent you several notices to lower your credit card interest rates to as little as six point nine percent. The only requirement is that you must have at least twenty five hundred dollars of total credit card debt between all your credit card accounts and at least one account in good standing. Press one now to speak to a customer service representative."	Another DNC and another hang up.	14-T01327219
288.	01/21/14	12:32 p.m.	4068254254 (Blackfoot Telephone Cooperative Inc., Clinton, MT)	34	"This is your final notice from our customer service department. We have sent you several notices to lower your credit card interest rates to as little as six point nine percent. The only requirement is that you must have at least twenty five hundred dollars of total credit card debt between all your credit card accounts and at least one account in good standing. Press one now to speak to a customer service representative."	Another hang up after pressing one.	14-T01328527

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
289.	01/23/14	09:33 a.m.	8017458564 (Qwest Corporation, Ogden, UT)	79	"Hi this is Denise Miller from Account Services. I've been trying to reach you. Before I close your file on your annual credit card interest rate review congratulations thanks to Uncle Sam you now qualify for a much, much, much lower interest rate on your credit card accounts. The only requirement you must owe four thousand dollars or more in credit card debt between all your credit card accounts and have at least one account in good standing. Don't miss out on this great opportunity. Press one to speak to customer service press three to close the file so you will not be contacted again."	Another DNC and another hang up.	14-T01329931
290.	01/24/14	09:49 a.m.	8502374859 (GTE Inc., Blountstown, FL)	5	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01330705
291.	01/25/14	11:10 a.m.	8403486635 (unassigned )	5	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01330705
292.	01/27/14	09:46 a.m.	8502374859 (GTE Inc., Blountstown, FL)	5	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01330705

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
293.	01/27/14	11:14 a.m.	4068254254 (Blackfoot Telephone Cooperative Inc., Clinton, MT)	139	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you like to be removed from our list."	Ring tones for over 100 seconds before call is disconnected – intentionally using up minutes from calling plan.	14-T01331866
294.	01/27/14	06:51 p.m.	9083958442 (Aquis Communications Inc., Summit, NJ)	33	"This message is from Card Services. If you received our letter concerning your account please disregard this message and press three so you will not be contacted again concerning this matter. Otherwise press one now to be connected to a representative to discuss your annual account review and to see if you qualify for a reduction in your interest rates. You could qualify for as little as six point nine percent on all of your accounts you just need at least twenty five hundred dollars in total credit card debt and have one account in good standing. Again press one now to be connected. Thank you."	Call is disconnected after pressing one. The reason is obvious.	14-T01332324

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
295.	01/28/14	03:58 p.m.	8609496352 (Verizon Wireless, Norwich, CT)	69	"Hello this is Cathy with Card Services calling in regard to your credit card accounts. It appears you are now eligible for interest rates as low as six point nine on your accounts. However this offer is about to expire so if you still owe at least two thousand five hundred dollars or more in total credit card debt and would like to qualify for the lower rates press one now to be connected to a live representative who can further assist you before the lower rate is no longer available to you."	Another DNC and another hang up.	14-T01333004
296.	01/29/14	03:52 p.m.	8609496352 (Verizon Wireless, Norwich, CT)	52	"Hello this is Cathy with Card Services calling in regard to your credit card accounts. It appears you are now eligible for interest rates as low as six point nine on your accounts. However this offer is about to expire so if you still owe at least two thousand five hundred dollars or more in total credit card debt and would like to qualify for the lower rates press one now to be connected to a live representative who can further assist you before the lower rate is no longer available to you."	Another DNC and another hang up.	14-T01333975
297.	01/30/14	09:40 a.m.	7034684703 (Level 3 Communications LLC, Haymarket, VA)	34	"Hi this is Greg Henderson from Account Services. I've been trying to reach you. Before I close your file on your annual credit card interest rate review congratulations thanks to Uncle Sam you now qualify for a much, much, much lower interest rate on your credit card accounts. The only requirement you must owe at least four thousand dollars or more in credit card debt between all your credit card accounts and have one account in good standing. Press one to speak to customer service."	Call is disconnected after pressing one. The reason is obvious.	14-T01334342

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
298.	02/01/14	12:50 p.m.	6205047452 (Teleport Communications America LLC, McPherson, KS)	4	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01335999
299.	02/03/14	09:15 a.m.	3073904127 (Union Telephone Company, Labarge, WY)	71	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you like to be removed from our list."	Another DNC and another hang up.	14-T01336315
300.	02/03/14	09:23 a.m.	2032447740 (Bandwidth. Com, Ridgefield, CT)	58	"Hi this is Kelly with Consumer Law. Thanks to the financial stimulus your credit card company has finally agreed to lower the interest rate as well as your monthly payment. Press one to receive your free informational booklet and qualify before the next billing cycle. But please press the number one to obtain this financial advantage."	Call is disconnected after pressing one. The reason is obvious.	14-T01336349

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
301.	02/04/14	09:41 a.m.	3073904127 (Union Telephone Company, Labarge, WY)	34	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Call is disconnected after pressing one. The reason is obvious.	14-T01337121
302.	02/05/14	09:55 a.m.	7659348547 (Ameritech, New Castle, IN)	69	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you like to be removed from our list."	Another DNC and another hang up.	14-T01337924

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
303.	02/05/14	10:44 a.m.	2032447740 (Bandwidth. Com, Ridgefield, CT)	74	"Hello this is Tiffany at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator to lower your interest rates or press three to be taken of the list. Thank you."	Another DNC and another hang up.	14-T01337973
304.	02/05/14	11:47 a.m.	7659348547 (Ameritech, New Castle, IN)	93	"Hi this is Denise Miller from Account Services. I've been trying to reach you. Before I close your file on your annual credit card interest rate review congratulations thanks to Uncle Sam you now qualify for a much, much, much lower interest rate on your credit card accounts. The only requirement you must owe four thousand dollars or more in credit card debt between all your credit card accounts and have at least one account in good standing. Don't miss out on this great opportunity. Press one to speak to customer service press three to close the file so you will not be contacted again."	Another DNC and another hang up.	14-T01338078

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
305.	02/05/14	04:37 p.m.	3372209635 (Sprint Spectrum L.P., Turkey Creek, LA)	90	"Please don't hang up. This is an urgent message from Discover Account Services with important changes on your credit card accounts before the next billing cycle. Congratulations you now qualify for lower interest rates on all your credit card accounts. This includes any VISA, Master Card, Discover or American Express accounts. Press one now to speak to customer service press three to be removed."	Pressed one and dead air for 66 seconds after I press one after which the call is disconnected. Pretty damn clear what their motive is.	14-T01338445
306.	02/06/14	11:26 a.m.	6205047452 (Teleport Communications America LLC, McPherson, KS)	52	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another DNC request and a "Fuck you" and hang up in response.	14-T01338893
307.	02/06/14	01:27 p.m.	4702036587 (Bandwidth. Com, Luthersville, GA)	64	"High there this is Lea from Account Services in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are the lowest they have been in 30 years. This message is your official notification that you have been approved by a licensed non-profit agency to lower your interest rates to as low as zero percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one to speak to an agent."	Another DNC and another abject refusal to honor my DNC.	14-T01339065

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
308.	02/06/14	04:34 p.m.	3372209635 (Sprint Spectrum L.P., Turkey Creek, LA)	6	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01339299
309.	02/07/14	01:40 p.m.	3372209635 (Sprint Spectrum L.P., Turkey Creek, LA)	51	“Hi this is Mark with Account Card Services in regard to your credit card accounts. It appears you are now eligible for a lower interest rate as low as four point nine percent on all your credit card accounts. However this offer is about to expire so if you still owe over two thousand dollars or more in total credit card debt and would like to qualify for the lower rate press one now to speak to customer service.”	One can clearly hear the person monitoring the robocalls disconnect the call in mid-sentence.	14-T01339870
310.	02/10/14	02:31 p.m.	7197046587 (unassigned )	4	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01340866
311.	02/10/14	04:37 p.m.	2565269650 (Peoples Telephone Co., Inc., Leesburg, AL)	79	“Hi there this is Lea from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates have been reduced to the lowest they have been in 30 years. This message is your official notification that you have been approved by a licensed non-profit agency to lower your interest rates to as low as zero percent. We’ve already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one to speak to an agent or press three to close this final offer.”	Another DNC and another hang up.	14-T01341012

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
312.	02/10/14	04:53 p.m.	8017734762 (Qwest Corp., Clearfield, UT)	5	Same as the other hang up causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01341046
313.	02/10/14	04:56 p.m.	8017734762 (Qwest Corp., Clearfield, UT)	162	"Hi there this is Lea from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates have been reduced to the lowest they have been in 30 years. This message is your official notification that you have been approved by a licensed non-profit agency to lower your interest rates to as low as zero percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one to speak to an agent or press three to close this final offer."	Another DNC and another hang up.	14-T01341071
314.	02/11/14	11:15 a.m.	7634284712 (Embarq Minnesota d/b/a Centurylink, Osseo, MN)	60	<a href="#">See entry #149</a>	Left on voicemail.	14-T01341433

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
315.	02/12/14	03:06 p.m.	7269018575 (unassigned )	41	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered the interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative. Press two to decline this second and final offer."	Call is disconnected after pressing one. The reason is obvious.	14-T01342530
316.	02/13/14	09:45 a.m.	8017734762 (Qwest Corp., Clearfield, UT)	10	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01342901
317.	02/13/14	09:51 a.m.	7197046587 (unassigned )	42	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered the interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative. Press two to decline this second and final offer."	Call is disconnected after pressing one. The reason is obvious.	14-T01342960

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
318.	02/13/14	09:55 a.m.	8017734762 (Qwest Corp., Clearfield, UT)	85	"Hi there this is Lea from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates have been reduced to the lowest they have been in 30 years. This message is your official notification that you have been approved by a licensed non-profit agency to lower your interest rates to as low as zero percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one to speak to an agent or press three to close this final offer."	Another DNC and another hang up.	14-T01343004
319.	02/14/14	10:02 a.m.	6014009074 (Sprint Spectrum L.P., Vicksburg, MS)	9	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01343674
320.	02/17/14	04:59 p.m.	3372209635 (Sprint Spectrum L.P., Turkey Creek, LA)	104	"Hi there this is Lea from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates have been reduced to the lowest they have been in 30 years. This message is your official notification that you have been approved by a licensed non-profit agency to lower your interest rates to as low as zero percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one to speak to an agent or press three to close this final offer."	Another DNC and another hang up.	14-T01345060

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
321.	02/18/14	10:47 a.m.	3184964450 (New Cingular Wireless PCS, LLC, Oak Ridge, LA)	40	"This is an important message. Due to the current government bailout you can qualify for an interest rate reduction on your credit cards to as little as six point nine percent. Press one now to speak to a customer service representative. The only requirements are you must have at least forty five hundred dollars in total credit card debt between all your credit card accounts and at least one in good standing. Press one now to speak to a customer service representative."	Another DNC and another hang up.	14-T01345427
322.	02/18/14	12:36 p.m.	3184964450 (New Cingular Wireless PCS, LLC, Oak Ridge, LA)	74	"This is an important message. Due to the current government bailout you can qualify for an interest rate reduction on your credit cards to as little as six point nine percent. Press one now to speak to a customer service representative. The only requirements are you must owe at least forty five hundred dollars in total credit card debt between all your credit card accounts and at least one in good standing. Press one now to speak to a customer service representative."	Another DNC and extensive cursing in response.	14-T01345662
323.	02/18/14	04:07 p.m.	3042874841 (Citizens Telecommunications Co Of West Virginia, Worthington, WV)	92	"This is an important message. Due to the current government bailout you can qualify for an interest rate reduction on your credit cards to as little as six point nine percent. Press one now to speak to a customer service representative. The only requirements are you must have at least forty five hundred dollars in total credit card debt between all your credit card accounts and at least one in good standing. Press one now to speak to a customer service representative."	Call is disconnected 65 seconds after pressing one. The reason is obvious.	14-T01345929

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
324.	02/19/14	06:18 p.m.	6019078542 (Level 3 Communications, MS, Crossroads, MS)	65	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents. Press three to be removed"	Another DNC and another hang up.	14-T01346833
325.	02/20/14	11:04 a.m.	3184964450 (New Cingular Wireless PCS, LLC, Oak Ridge, LA)	41	"This is an important message. Due to the current government bailout you can qualify for an interest rate reduction on your credit cards to as little as six point nine percent. Press one now to speak to a customer service representative. The only requirements are you must have at least forty five hundred dollars in total credit card debt between all your credit card accounts and at least one in good standing. Press one now to speak to a customer service representative."	Another DNC and another hang up.	14-T01347104

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
326.	02/20/14	12:25 p.m.	3184964450 (New Cingular Wireless PCS, LLC, Oak Ridge, LA)	72	"This is an important message. Due to the current government bailout you can qualify for an interest rate reduction on your credit cards to as little as six point nine percent. Press one now to speak to a customer service representative. The only requirements are you must have at least forty five hundred dollars in total credit card debt between all your credit card accounts and at least one in good standing. Press one now to speak to a customer service representative."	Another DNC and another hang up.	14-T01347225
327.	02/20/14	01:34 p.m.	3184964450 (New Cingular Wireless PCS, LLC, Oak Ridge, LA)	60	"This is Alice from Card Holder Services calling in reference to your credit card accounts. There are no problems currently with your accounts. However, it is urgent that you contact us about eligibility for lowering your credit card interest rates to as low as six percent. The only requirement is that you owe at least five thousand dollars between all your credit card accounts and have at least one credit card account in good standing and be under the age of sixty five. This eligibility does expire so please consider this your final notice. Press one now to speak to a representative or three to decline this final offer."	Another DNC and another hang up.	14-T01347316

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
328.	02/20/14	02:15 p.m.	5014338509 (Southwest n Bell, Little Rock, AR)	44	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you like to be removed from our list."	Call is disconnected after pressing one. The reason is obvious.	14-T01347380
329.	02/20/14	02:58 p.m.	2025095548 (Omnipoint Communicat ions Cap Operations, LLC, Washington DC)	94	"This is an important message. Due to the current government bailout you can qualify for an interest rate reduction on your credit cards to as little as six point nine percent. Press one now to speak to a customer service representative. The only requirements are you must have at least forty five hundred dollars in total between all your credit card accounts and at least one in good standing. Press one now to speak to a customer service representative. Press three to be removed"	Another DNC and another hang up.	14-T01347410

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
330.	02/21/14	10:49 a.m.	2072468509 (Somerset Telephone Co., Stratton, ME)	46	"Hi there this is Lee from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are the lowest they have been in 30 years. This message is your official notification that you have been approved by a licensed non-profit agency to lower your interest rates to as low as zero percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one to speak to an agent."	Another DNC and another hang up.	14-T01347925
331.	02/22/14	11:02 a.m.	3184964450 (New Cingular Wireless PCS, LLC, Oak Ridge, LA)	92	"Thanks to the government bailout plan credit card interest rates have been reduced to the lowest they have been in 30 years. This message is your official notification that you have been approved by a licensed non-profit agency to lower your interest rates to as low as zero percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one to speak to an agent or press three to close this final offer."	Left on voicemail.	14-T01348640

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
332.	02/24/14	12:18 p.m.	3042874841 (Citizens Telecommunications Co Of West Virginia, Worthington, WV)	56	"Hi there this is Lea from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates have been reduced to the lowest they have been in 30 years. This message is your official notification that you have been approved by a licensed non-profit agency to lower your interest rates to as low as zero percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one to speak to an agent or press three to close this final offer."	Another DNC and another hang up.	14-T01349100
333.	02/24/14	02:40 p.m.	7018780847 (West River Telecommunications Cooperative, Hebron, ND)	63	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Call is disconnected after pressing one. The reason is obvious.	14-T01349269
334.	02/24/14	02:51 p.m.	3184964450 (New Cingular Wireless PCS, LLC, Oak Ridge, LA)	8	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01349298

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
335.	02/24/14	02:57 p.m.	3184964450 (New Cingular Wireless PCS, LLC, Oak Ridge, LA)	49	"Hi there this is Lea from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates have been reduced to the lowest they have been in 30 years. This message is your official notification that you have been approved by a licensed non-profit agency to lower your interest rates to as low as zero percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one to speak to an agent or press three to close this final offer."	Another DNC and another hang up.	14-T01349336
336.	02/24/14	04:37 p.m.	8318017453 (Cellco Partnership d/b/a Verizon Wireless, Hollister, CA)	93	"This is an important message. Due to the current government bailout you can qualify for an interest rate reduction on your credit cards to as little as six point nine percent. Press one now to speak to a customer service representative. The only requirements are you must have at least forty five hundred dollars in total between all your credit card accounts and at least one in good standing. Press one now to speak to a customer service representative. Press three to be removed."	Another DNC and another hang up.	14-T01349429
337.	02/25/14	09:21 a.m.	8318017453 (Cellco Partnership d/b/a Verizon Wireless, Hollister, CA)	8	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01349752

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
338.	02/25/14	09:23 a.m.	8318017453 (Cellco Partnership d/b/a Verizon Wireless, Hollister, CA)	90	"Hi there this is Lea from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates have been reduced to the lowest they have been in 30 years. This message is your official notification that you have been approved by a licensed non-profit agency to lower your interest rates to as low as zero percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one to speak to an agent or press three to close this final offer."	Another DNC and another hang up.	14-T01349796
339.	02/25/14	03:23 p.m.	3034907410 (USA Mobility Wireless, Inc., Denver, CO)	219	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you like to be removed from our list."	Another DNC and more cursing when I ask to have my number placed on a DNC list.  "Yes sir right now sir bitch!"  "Man you still on this fucking phone man thought your ass hung up long time ago."	14-T01350258

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
340.	02/25/14	04:04 p.m.	5519769587 (Broadview Networks, Inc, Jersey City, NJ)	117	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents. Press three to be removed"	Another DNC and another hang up.	14-T01350295
341.	02/26/14	03:20 p.m.	5405471270 (Verizon Virginia, Inc., Culpeper, VA)	74	"Hi there this is Lea from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates have been reduced to the lowest they have been in 30 years. This message is your official notification that you have been approved by a licensed non-profit agency to lower your interest rates to as low as zero percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one to speak to an agent or press three to close this final offer."	Another DNC and another hang up.	14-T01351228

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
342.	02/26/14	03:28 p.m.	6019078542 (Level 3 Communications, MS, Crossroads, MS)	90	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another DNC and another hang up.	14-T01351240
343.	02/27/14	09:59 a.m.	2025095548 (Omnipoint Communications Cap Operations, LLC, Washington DC)	96	"Hello this is Sarah at Consumer Services. We're calling in reference to your current credit card accounts. There's no problem currently with your accounts. It is urgent however that you contact us immediately concerning your eligibility for lowering your interest rate. Press one now. Your eligibility expires today. Consider this your final notice. Press one to be connected with a live operator or press three to end this call and forever lose your opportunity for lower interest rates. Press one now to accept this offer."	Another DNC and another hang up.	14-T01351488

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
344.	02/27/14	03:40 p.m.	4062927084 (Triangle Telephone Cooperative Assn. Inc., Joplin, MT)	98	"Hi there this is Lea from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates have been reduced to the lowest they have been in 30 years. This message is your official notification that you have been approved by a licensed non-profit agency to lower your interest rates to as low as zero percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one to speak to an agent or press three to close this final offer."	Call is disconnected 62 seconds after pressing one. The reason is obvious.	14-T01352007
345.	02/28/14	11:08 a.m.	5519769587 (Broadview Networks, Inc, Jersey City, NJ)	109	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another DNC and another hang up.	14-T01352437

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
346.	03/03/14	10:46 a.m.	3034907410 (USA Mobility Wireless, Inc., Denver, CO)	94	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you like to be removed from our list."	Another DNC and another hang up.	14-T01353407
347.	03/05/14	09:56 a.m.	6788647418 (Deltacom Inc., Lula, GA)	60	"Hello this is Sarah at Consumer Services. We're calling in reference to your current credit card accounts. There's no problem currently with your accounts. It is urgent however that you contact us immediately concerning your eligibility for lowering your interest rate. Press one now. Your eligibility expires today. Consider this your final notice. Press one to be connected with a live operator or press three to end this call and forever lose your opportunity for lower interest rates. Press one now to accept this offer."	Another DNC and another hang up.	14-T01354788

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
348.	03/06/14	12:10 p.m.	2565269650 (Peoples Telephone Co., Inc., Leesburg, AL)	159	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered the interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative. Press two to decline this second and final offer."	Another DNC and another hang up.	14-T01355741
349.	03/06/14	03:23 p.m.	8318017453 (Cellco Partnership d/b/a Verizon Wireless, Hollister, CA)	66	"Hi there this is Lea from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates have been reduced to the lowest they have been in 30 years. This message is your official notification that you have been approved by a licensed non-profit agency to lower your interest rates to as low as zero percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one to speak to an agent or press three to close this final offer."	Another DNC and another hang up.	14-T01355997

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
350.	03/08/14	10:48 a.m.	5519769587 (Broadview Networks, Inc, Jersey City, NJ)	78	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another DNC and another hang up.	14-T01356988
351.	03/10/14	11:28 a.m.	2565269650 (Peoples Telephone Co., Inc., Leesburg, AL)	45	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered the interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative. Press two to decline this second and final offer."	Call is disconnected after pressing one. The reason is obvious.	14-T01357551

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
352.	03/10/14	12:37 p.m.	5405471270 (Verizon Virginia, Inc., Culpeper, VA)	219	"Hi there this is Lea from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates have been reduced to the lowest they have been in 30 years. This message is your official notification that you have been approved by a licensed non-profit agency to lower your interest rates to as low as zero percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one to speak to an agent or press three to close this final offer."	Call is disconnected 62 seconds after pressing one. The reason is obvious.	14-T01357567
353.	03/10/14	04:30 p.m.	8318017453 (Cellco Partnership d/b/a Verizon Wireless, Hollister, CA)	61	"Hi there this is Lea from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates have been reduced to the lowest they have been in 30 years. This message is your official notification that you have been approved by a licensed non-profit agency to lower your interest rates to as low as zero percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one to speak to an agent or press three to close this final offer."	Call is disconnected 25 seconds after pressing one. The reason is obvious.	14-T01357772

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
354.	03/11/14	07:03 p.m.	3034907410 (USA Mobility Wireless, Inc., Denver, CO)	69	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you like to be removed from our list."	Call is disconnected 25 seconds after pressing one. The reason is obvious.	14-T01358599
355.	03/12/14	09:30 a.m.	2075465245 (CRC Communications Of Maine Inc., Millbridge ME)	66	"Hi there this is Lea from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates have been reduced to the lowest they have been in 30 years. This message is your official notification that you have been approved by a licensed non-profit agency to lower your interest rates to as low as zero percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one to speak to an agent or press three to close this final offer."	Another DNC and another hang up.	14-T01358853

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
356.	03/12/14	10:40 a.m.	2703759681 (Time Warner Cable, Centertown, KY)	111	"Hi this is Denise Miller from Account Services. I've been trying to reach you. Before I close your file on your annual credit card interest rate review congratulations thanks to Uncle Sam you now qualify for a much, much, much lower interest rate on your credit card accounts. The only requirement you must owe four thousand dollars or more in credit card debt between all your credit card accounts and have at least one account in good standing. Don't miss out on this great opportunity. Press one to speak to customer service press three to close the file so you will not be contacted again."	Hey Chuck didn't I tell you an hour ago to stop calling my cell number?  "Fuck you!"	14-T01358926
357.	03/12/14	03:55 p.m.	8706832159 (Southwest Arkansas Telephone Cooperative Inc., Trigg, AR)	69	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents. Press three to be removed"	Another DNC and another hang up.	14-T01359312

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
358.	03/13/14	09:31 a.m.	4069365472 (MTPCS LLC, Big Timber, MT)	94	"Thanks to the government bailout plan credit card interest rates have been reduced to the lowest they have been in 30 years. This message is your official notification that you have been approved by a licensed non-profit agency to lower your interest rates to as low as zero percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one to speak to an agent or press three to close this final offer."	Left on voicemail.	14-T01359663
359.	03/13/14	10:49 a.m.	4069365472 (MTPCS LLC, Big Timber, MT)	50	"Hi this is Kelly with Consumer Law. Thanks to the financial stimulus your credit card company has finally agreed to lower the interest rate as well as your monthly payment. Press one to receive your free informational booklet and qualify before the next billing cycle. But please press the number one to obtain this financial advantage."	Another DNC and more cursing before another hang up.	14-T01359709
360.	03/13/14	04:20 p.m.	2075465245 (CRC Communications Of Maine Inc., Millbridge ME)	36	"Hi there this is Lea from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates have been reduced to the lowest they have been in 30 years. This message is your official notification that you have been approved by a licensed non-profit agency to lower your interest rates to as low as zero percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one to speak to an agent or press three to close this final offer."	Call is disconnected 2 seconds after pressing one. The reason is obvious.	14-T01360066

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
361.	03/13/14	04:40 p.m.	3346384785 (Pine Belt Cellular Inc., Thomasville, AL)	13	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01360090
362.	03/14/14	11:25 a.m.	4069365472 (MTPCS LLC, Big Timber, MT)	105	“Hi this is Kelly with Consumer Law. Thanks to the financial stimulus your credit card company has finally agreed to lower the interest rate as well as your monthly payment. Press one to receive your free informational booklet and qualify before the next billing cycle. Press two to be removed. But please press the number one to obtain this financial advantage.”	Another DNC and another hang up.	14-T01360417
363.	03/14/14	11:30 a.m.	2623438410 (Bandwidth. Com, West Bend, WI)	333	“Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you.”	Retaliation robocall for my DNC – see previous entry.	14-T01360506

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
364.	03/15/14	09:28 a.m.	2623438410 (Bandwidth. Com, West Bend, WI)	276	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another DNC and another hang up.	14-T01361014
365.	03/15/14	11:25 a.m.	4015154756 (Level 3 Communications, Narragansett, RI)	48	"Hi there this is Lea from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates have been reduced to the lowest they have been in 30 years. This message is your official notification that you have been approved by a licensed non-profit agency to lower your interest rates to as low as zero percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one to speak to an agent or press three to close this final offer."	Another DNC and another hang up.	14-T01361033
366M	03/17/14	02:02 p.m.	3346384785 (Pine Belt Cellular Inc., Thomasville, AL)	0	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01361737

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
366.	03/17/14	02:07 p.m.	4069365472 (MTPCS LLC, Big Timber, MT)	41	"Hi this is Kelly with Consumer Law. Thanks to the financial stimulus your credit card company has finally agreed to lower the interest rate as well as your monthly payment. Press one to receive your free informational booklet and qualify before the next billing cycle. Press two to be removed. But please press the number one to obtain this financial advantage."	Another DNC and another hang up.	14-T01367095
367.	03/18/14	10:55 a.m.	3346384785 (Pine Belt Cellular Inc., Thomasville, AL)	54	"Hi this is Greg Henderson from Account Services. I've been trying to reach you. Before I close your file on your annual credit card interest rate review congratulations thanks to Uncle Sam you now qualify for a much, much, much lower interest rate on your credit card accounts. The only requirement you must owe at least four thousand dollars or more in credit card debt between all your credit card accounts and have one account in good standing. Press one to speak to customer service."	Call is disconnected 23 seconds after pressing one. The reason is obvious.	14-T01362231
368.	03/18/14	11:05 a.m.	4015154756 (Level 3 Communications, Narragansett, RI)	58	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate."	Another DNC and another hang up.	14-T01362267

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
369.	03/18/14	02:02 p.m.	3346384785 (Pine Belt Cellular Inc., Thomasville, AL)		Shown up as a missed call. Apparently they disconnected the call after it rang long enough to send CID. Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01362756
370.	03/18/14	05:31 p.m.	3346384785 (Pine Belt Cellular Inc., Thomasville, AL)	13	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01362761
371.	03/19/14	11:13 a.m.	4015154756 (Level 3 Communications, Narragansett, RI)	66	“Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they’ve been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We’ve already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate.”	Another DNC and another hang up.	14-T01363046

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
372.	03/19/14	02:27 p.m.	8706832159 (Southwest Arkansas Telephone Cooperative Inc., Trigg, AR)	45	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press one now to speak with one of our customer service agents. Press three to be removed"	Another DNC and another hang up.	14-T01363311
373.	03/19/14	06:53 p.m.	4015154756 (Level 3 Communications, Narragansett, RI)	39	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate."	Call is disconnected 5 seconds after pressing one. The reason is obvious.	14-T01363545

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
374.	03/20/14	09:35 a.m.	3346384785 (Pine Belt Cellular Inc., Thomasville, AL)	57	"Hi there this is Lee from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are the lowest they have been in 30 years. This message is your official notification that you have been approved by a licensed non-profit agency to lower your interest rates to as low as zero percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one to speak to an agent." <a href="#">See entry #149</a>	Another DNC and another hang up.	14-T01363715
375.	03/20/14	12:46 p.m.	4069365472 (MTPCS LLC, Big Timber, MT)	3		Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01363982
376.	03/20/14	12:46 p.m.	4069365472 (MTPCS LLC, Big Timber, MT)	117	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered the interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative. Press two to decline this second and final offer."	Another DNC and another hang up.	14-T01363993

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
377.	03/20/14	08:18 p.m.	3346384785 (Pine Belt Cellular Inc., Thomasville, AL)	169	"Hi this is Kelly with Consumer Law. Thanks to the financial stimulus your credit card company has finally agreed to lower the interest rate as well as your monthly payment. Press one to receive your free informational booklet and qualify before the next billing cycle. Press two to be removed. But please press the number one to obtain this financial advantage."	Another DNC and another hang up.	14-T01364322
378.	03/21/14	09:15 a.m.	2293689671 (MCI Worldcom Communications Inc., Fort Gaines, GA)	89	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another DNC and another hang up.	14-T01364456
379.	03/21/14	11:12 a.m.	4015154756 (Level 3 Communications, Narragansett, RI)	39	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate."	Call is disconnected 5 seconds after pressing one. The reason is obvious.	14-T01364594

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
380.	03/21/14	11:49 a.m.	4069365472 (MTPCS LLC, Big Timber, MT)	76	"Hi this is Kelly with Consumer Law. Thanks to the financial stimulus your credit card company has finally agreed to lower the interest rate as well as your monthly payment. Press one to receive your free informational booklet and qualify before the next billing cycle. Press two to be removed. But please press the number one to obtain this financial advantage."	Another DNC and another hang up.	14-T01364624
381.	03/22/14	09:40 a.m.	4015154756 (Level 3 Communications, Narragansett, RI)	50	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate."	Call is disconnected 15 seconds after pressing one. The reason is obvious.	14-T01365082
382.	03/22/14	10:16 a.m.	3346384785 (Pine Belt Cellular Inc., Thomasville, AL)	27	"Hi this is Kelly with Consumer Law. Thanks to the financial stimulus your credit card company has finally agreed to lower the interest rate as well as your monthly payment. Press one to receive your free informational booklet and qualify before the next billing cycle. But please press the number one to obtain this financial advantage."	Call is disconnected 5 seconds after pressing one. The reason is obvious.	14-T01365110

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
383.	03/22/14	11:37 a.m.	4069365472 (MTPCS LLC, Big Timber, MT)	30	"Hi this is Kelly with Consumer Law. Thanks to the financial stimulus your credit card company has finally agreed to lower the interest rate as well as your monthly payment. Press one to receive your free informational booklet and qualify before the next billing cycle. Press two to be removed. But please press the number one to obtain this financial advantage."	Call is disconnected 5 seconds after pressing one. The reason is obvious.	14-T01365161
384.	03/24/14	10:45 a.m.	4015154756 (Level 3 Communications, Narragansett, RI)	85	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate."	Another DNC and another hang up.	14-T01365687
385.	03/24/14	02:38 p.m.	4069365472 (MTPCS LLC, Big Timber, MT)	82	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another DNC and another hang up.	14-T01365962

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
386.	03/24/14	04:21 p.m.	3346384785 (Pine Belt Cellular Inc., Thomasville, AL)	100	"This is Alice from Card Holder Services calling in reference to your credit card accounts. There are no problems currently with your accounts. However, it is urgent that you contact us about eligibility for lowering your credit card interest rates to as low as six percent. The only requirement is that you owe at least five thousand dollars between all your credit card accounts and have at least one credit card account in good standing and be under the age of sixty five. This eligibility does expire so please consider this your final notice. Press one now to speak to a representative or three to decline this final offer."	Another DNC and another hang up.	14-T01366096
387.	03/25/14	10:20 a.m.	7272169840 (Allegiance Telecom Of Florida Inc., Clearwater, FL)	9	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01366616
388.	03/25/14	11:09 a.m.	7197275548 (Sunflower Telephone Co. Inc., Towner, CO)	8	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01366632

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
389.	03/25/14	08:42 p.m.	7315487024 (Millington Telephone Co. Inc. Stanton, TN)	169	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate."	Another DNC and another hang up.	14-T01367130
390.	03/26/14	10:03 a.m.	7272169840 (Allegiance Telecom Of Florida Inc., Clearwater, FL)	109	"Hi this is Kelly with Consumer Law. Thanks to the financial stimulus your credit card company has finally agreed to lower the interest rate as well as your monthly payment. Press one to receive your free informational booklet and qualify before the next billing cycle. Press two to be removed. But please press the number one to obtain this financial advantage."	Another DNC and another hang up.	14-T01367410
391.	03/26/14	04:12 p.m.	7272169840 (Allegiance Telecom Of Florida Inc., Clearwater, FL)	85	<b>See entry #149</b>	<b>Robocall forced to voicemail.</b>	14-T01367894

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
392.	03/28/14	09:54 a.m.	7272169840 (Allegiance Telecom Of Florida Inc., Clearwater, FL)	78	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate." <b>See entry #149</b>	Another DNC and another hang up.	14-T01368992
393.	03/28/14	11:21 a.m.	7272169840 (Allegiance Telecom Of Florida Inc., Clearwater, FL)	63		<b>Robocall forced to voicemail.</b>	14-T01369091
394.	03/28/14	12:35 p.m.	7315487024 (Millington Telephone Co. Inc. Stanton, TN)	92	"Hi there this is Lee from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are the lowest they have been in 30 years. This message is your official notification that you have been approved by a licensed non-profit agency to lower your interest rates to as low as zero percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one to speak to an agent."	Another DNC and another hang up.	14-T01369193

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
395.	03/28/14	03:12 p.m.	7272169840 (Allegiance Telecom Of Florida Inc., Clearwater, FL)	6	Same as the other hang up causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01369382
396.	03/31/14	12:42 p.m.	6052489670 (Santel Communications Cooperative Inc., Letcher, SD)	60	<b>See entry #149</b> See Line No. 314, 331, 358, 391 and 393.	<b>Robocall forced to voicemail.</b>	14-T01370787
397.	04/01/14	01:00 p.m.	2185736958 (East Otter Tail Telephone Co., Osage MN)	38	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered the interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative."	Call is disconnected 5 seconds after pressing one. The reason is obvious.	14-T01371230

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
398.	04/01/14	04:25 p.m.	7124558402 (Commchoice Of Iowa, LLC, Whiting, IA)	175	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another DNC and another hang up.	14-T01371489
399.	04/02/14	01:03 p.m.	6052489670 (Santel Communications Cooperative Inc., Letcher, SD)	58	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered the interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative."	Another DNC and another hang up.	14-T01372127
400.	04/03/14	12:26 p.m.	6052489670 (Santel Communications Cooperative Inc., Letcher, SD)	56	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered the interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative."	Another DNC and another hang up.	14-T01372908

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
401.	04/03/14	01:25 p.m.	6315828257 (Verizon New York Inc., Brentwood, NY)	41	"Hello this is Heather at Account Services and we're calling in reference to your current credit card accounts. There's no problem currently with your accounts. It is urgent however that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Please press one now on your phone to speak with a live operator and lower your interest rates. Or press two to discontinue further notices. Thank you and have a great day."	Call is disconnected 5 seconds after pressing one. The reason is obvious.	14-T01373080
402.	04/03/14	04:17 p.m.	7124558402 (Commchoic e Of Iowa, LLC, Whiting, IA)	161	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered the interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative. Press two to decline this 2 <sup>nd</sup> and final offer."	Another DNC and another hang up from the same person of call No. 400.	14-T01373205
403.	04/04/14	11:59 a.m.	7124558402 (Commchoic e Of Iowa, LLC, Whiting, IA)	0		Missed call – no voicemail left.	14-T01373851

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
404.	04/04/14	12:37 p.m.	6052489670 (Santel Communications Cooperative Inc., Letcher, SD)	45	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered the interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative. Press two to decline this 2 <sup>nd</sup> and final offer."	Another DNC and another hang up.	14-T01373875
405.	04/04/14	02:58 p.m.	4065668477 (Central Montana Communications Inc., Stanford, MT)	9	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01373923
406.	04/05/14	02:11 p.m.	6052489670 (Santel Communications Cooperative Inc., Letcher, SD)	111	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered the interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative."	Call is disconnected 120 seconds after pressing one. The reason is obvious.	14-T01374306

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
407.	04/05/14	02:48 p.m.	4065668477 (Central Montana Communications Inc., Stanford, MT)	80	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered the interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative. Press two to decline this 2 <sup>nd</sup> and final offer."	Another DNC and another hang up.	14-T01374317
408.	04/07/14	02:04 p.m.	4065668477 (Central Montana Communications Inc., Stanford, MT)	371	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered the interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative. Press two to decline this 2 <sup>nd</sup> and final offer."	This robocall went on for more than 6 minutes. The reason is obvious.	14-T01374936
409.	04/08/14	10:31 a.m.	2185736958 (East Otter Tail Telephone Co., Osage MN)	11	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01375495

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
410.	04/08/14	12:55 p.m.	9064693254 (Range Telecommunications, Houghton, MI)	150	"This is an important message. Due to the current government bailout you can qualify for an interest rate reduction on your credit cards to as little as six point nine percent. Press one now to speak to a customer service representative. The only requirements are you must have at least forty five hundred dollars in total between all your credit card accounts and at least one in good standing. Press one now to speak to a customer service representative. Press three to be removed."	Another DNC and another hang up.	14-T01375617
411.	04/09/14	11:09 a.m.	2185736958 (East Otter Tail Telephone Co., Osage MN)	37	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered the interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative."	Call is disconnected 5 seconds after pressing one. The reason is obvious.	14-T01376311
412.	04/10/14	11:01 a.m.	9064693254 (Range Telecommunications, Houghton, MI)	40	"This is an important message. Due to the current government bailout you can qualify for an interest rate reduction on your credit cards to as little as six point nine percent. Press one now to speak to a customer service representative. The only requirements are you must have at least forty five hundred dollars in total between all your credit card accounts and at least one in good standing. Press one now to speak to a customer service representative. Press three to be removed."	Another DNC and another hang up.	14-T01377077

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
413.	04/10/14	04:44 p.m.	2185736958 (East Otter Tail Telephone Co., Osage MN)	70	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered the interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative."	Another DNC and another hang up.	14-T01377565
414.	04/11/14	09:52 a.m.	7013935811 (North Dakota Telephone Co., Penn ND)	48	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you would like to be removed from our list."	Another DNC and another hang up.	14-T01377875

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
415.	04/11/14	01:49 p.m.	9064693254 (Range Telecommunications, Houghton, MI)	44	"This is an important message. Due to the current government bailout you can qualify for an interest rate reduction on your credit cards to as little as six point nine percent. Press one now to speak to a customer service representative. The only requirements are you must have at least forty five hundred dollars in total between all your credit card accounts and at least one in good standing. Press one now to speak to a customer service representative. Press three to be removed."	Another DNC and another hang up.	14-T01378109
416.	04/14/14	09:39 a.m.	7124558402 (Commchoice Of Iowa, LLC, Whiting, IA)	50	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered the interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative. Press two to decline this 2 <sup>nd</sup> and final offer."	Another DNC and another hang up.	14-T01378900

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
417.	04/14/14	11:02 a.m.	2185736958 (East Otter Tail Telephone Co., Osage MN)	65	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered the interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative."	Another DNC and another hang up.	14-T01378992
418.	04/14/14	03:57 p.m.	7124558402 (Commchoic e Of Iowa, LLC, Whiting, IA)	135	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered the interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative. Press two to decline this 2 <sup>nd</sup> and final offer."	Another DNC and another hang up.	14-T01379425
419.	04/15/14	02:30 p.m.	6052395214 (McCook Cooperative Telephone Company, Alexandria, SD)	9	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01380359

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
420.	04/15/14	04:05 p.m.	7194785289 (The El Paso County Telephone Company, Rush, CO)	101	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered the interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative."	Another DNC and another hang up.	14-T01380385
421.	04/17/14	09:19 a.m.	2185736958 (East Otter Tail Telephone Co., Osage MN)	48	"Hello this is Cathy with Card Services calling in regard to your credit card accounts. It appears you are now eligible for interest rates as low as six point nine on your accounts. However this offer is about to expire so if you still owe at least two thousand five hundred dollars or more in total credit card debt and would like to qualify for the lower rates press one now to be connected to a live representative who can further assist you before the lower rate is no longer available to you."	Call is disconnected 20 seconds after pressing one. The reason is obvious.	14-T01381466

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
422.	04/17/14	10:46 a.m.	7013935811 (North Dakota Telephone Co., Penn ND)	86	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered the interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative. Press two to decline this 2 <sup>nd</sup> and final offer." Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Another DNC and another hang up.	14-T01381494
423.	04/17/14	03:11 p.m.	2623438410 (Bandwidth. Com, West Bend, WI)	9	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Did not press one as I was driving and call is disconnected 5 seconds later.	14-T01381975
424.	04/21/14	10:18 a.m.	7013935811 (North Dakota Telephone Co., Penn ND)	0	<b>See #149 entry.</b>	Another attempt to force robocall to voicemail.	14-T01382853
425.	04/21/14	10:19 a.m.	7013935811 (North Dakota Telephone Co., Penn ND)	9	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01382863

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
426.	04/21/14	02:42 p.m.	9246185247 (Unassigned area code)	48	"Hello this is Cathy with Card Services calling in regard to your credit card accounts. It appears you are now eligible for interest rates as low as six point nine on your accounts. However this offer is about to expire so if you still owe at least two thousand five hundred dollars or more in total credit card debt and would like to qualify for the lower rates press one now to be connected to a live representative who can further assist you before the lower rate is no longer available to you."	Call is disconnected 20 seconds after pressing one. The reason is obvious.  See also Line No. 421	14-T01383113
427.	04/22/14	02:00 p.m.	2293689671 (MCI Worldcom Communications Inc., Fort Gaines, GA)	346	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered the interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative. Press two to decline this 2 <sup>nd</sup> and final offer."	On hold for 5 minutes after pressing one. The reason is obvious.	14-T01383815

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
428.	04/23/14	04:04 p.m.	2623438410 (Bandwidth. Com, West Bend, WI)	346	"This message is from Card Services. If you received our letter concerning your account please disregard this message and press three so you will not be contacted again concerning this matter. Otherwise press one now to be connected to a representative to discuss your annual account review and to see if you qualify for a reduction in your interest rates. You could qualify for as little as six point nine percent on all of your accounts you just need at least twenty five hundred dollars in total credit card debt and have one account in good standing. Again press one now to be connected. Thank you."	On hold for 40 seconds then a clear sound of being connected then the call is disconnected 4 seconds later. The reason is obvious.	14-T01384797
429.	04/24/14	11:40 a.m.	9246185247 (Unassigned area code)	86	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered their interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative. Press two to decline this 2 <sup>nd</sup> and final offer. And I'm Bobby Owen."	Call is disconnected 8 seconds after pressing one. The reason is obvious.  See also Line No. 421 and No. 426	14-T01385206

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
430.	04/24/14	01:38 p.m.	7013935811 (North Dakota Telephone Co., Penn ND)	43	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you would like to be removed from our list."	Another DNC and another hang up.	14-T01385373
431.	04/25/14	09:56 a.m.	2623438410 (Bandwidth. Com, West Bend, WI)	71	Same as the other hang up robocalls – causing phone to repeatedly ring with intent to harass.	Intentional hang up call made for the sole purpose of retaliation and harassment.	14-T01385942
432.	04/28/14	02:43 p.m.	9246185247 (Unassigned area code)	6	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered their interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative. Press two to decline this 2 <sup>nd</sup> and final offer. And I'm Bobby Owen."	Caller volume too low to understand during the call.	14-T01387330

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
433.	05/01/14	09:41 a.m.	9246185247 (Unassigned area code)	62	"...effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered their interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative."	Another robocall intentionally forced to voicemail. No missed call record and no record of an incoming call with carrier. The reason is obvious.	14-T01389412
434.	05/01/14	11:02 a.m.	2293689671 (MCI Worldcom Communications Inc., Fort Gaines, GA)		"This is your second final notification about your credit card accounts. We have sent you several notices to your residence about lowering the credit card interest. This will be your last chance in lowering your credit card interest rates to as low as six percent. The only requirement is you must have at least three thousand dollars in total credit card debt between all your credit card accounts and have one in good standing. Press one now to speak to customer service in reference to all your changes before the next billing cycle."	Another DNC and another hang up.	14-T01389493
435.	05/03/14	02:00 p.m.	2293689671 (MCI Worldcom Communications Inc., Fort Gaines, GA)	84	"This is your second final notification about your credit card accounts. We have sent you several notices to your residence about lowering the credit card interest. This will be your last chance in lowering your credit card interest rates to as low as six percent. The only requirement is you must have at least three thousand dollars in total credit card debt between all your credit card accounts and have one in good standing. Press one now to speak to customer service in reference to all your changes before the next billing cycle."	On hold for 85 seconds after pressing one. The reason is obvious.  Another DNC and another hang up.	14-T01390781

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
436.	05/06/14	11:10 a.m.	7013935811 (North Dakota Telephone Co., Penn ND)	118	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you would like to be removed from our list."	Another DNC and another hang up.	14-T01391886
437.	05/06/14	11:19 a.m.	2623438410 (Bandwidth. Com, West Bend, WI)	53	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you would like to be removed from our list."	Retaliation for my DNC 9 minutes earlier. Call is disconnected immediately after I press one. The reason is obvious.	14-T01391904

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
438.	05/07/14	02:29 p.m.	5806778547 (Southwest m Bell, Madill, OK)	43	"Hi there this is Lea from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates have been reduced to the lowest they have been in 30 years. This message is your official notification that you have been approved by a licensed non-profit agency to lower your interest rates to as low as zero percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one to speak to an agent or press three to close this final offer."	Call is disconnected 78 seconds after pressing one. The reason is obvious.	14-T01392947
439.	05/08/14	10:44 a.m.	3043498547 (Armstrong Telephone Co., Lawford WV)	110	"Press three if we have reached you in error. Hi this is Joe Thompson from Visa Master Card Account Services. I've been trying to reach you before I close the file on your annual credit card interest rate review. Congratulations! Thanks to Uncle Sam you now qualify for much much lower rates on all your credit card accounts. The only requirement you must owe at least two thousand dollars or more in credit card debt between all your credit card accounts. Press one now to take advantage of this great opportunity or press three to close the file so you will not be contacted again."	Another DNC and another hang up.	14-T01393458

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
440.	05/09/14	09:39 a.m.	2254174540 (SBC Internet Services, Inc., Litcher LA)	58	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered the interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative."	Same on hold music as yesterday's robocall. Another DNC and another hang up.	14-T01394196
441.	05/09/14	12:04 p.m.	9518584789 (Sprint Spectrum L.P., Corona CA)	44	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you would like to be removed from our list."	Same on hold music as yesterday's and this morning's robocall. Another DNC and another hang up.	14-T01394261

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
442.	05/09/14	01:19 p.m.	7124558402 (Commchoic e Of Iowa, LLC, Whiting, IA)	145	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Same on hold music as yesterdays and today's robocall. Intentionally left on hold for 10 minutes and 20 seconds.	14-T01394367
443.	05/12/14	12:16 p.m.	5806778547 (Southweste m Bell, Madill, OK	653	"Hi there this is Lea from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates have been reduced to the lowest they have been in 30 years. This message is your official notification that you have been approved by a licensed non-profit agency to lower your interest rates to as low as zero percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one to speak to an agent or press three to close this final offer."	Call is disconnected immediately after I press one. The reason is obvious.	14-T01395276.

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
444.	05/13/14	11:05 a.m.	9185469823 (Cherokee Telephone Co., Stuart OK)	41	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you would like to be removed from our list."	Another DNC and another hang up.	14-T01396003.
445.	05/14/14	09:45 a.m.	2623438410 (Bandwidth. Com, West Bend, WI)	61	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you would like to be removed from our list."	Another DNC and another hang up.	14-T01396751

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
446.	05/14/14	02:07 p.m.	4793073155 (TCA Communications, LLC d/b/a Suddenlink Comm., Atkins AR)	50	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered the interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative. Press two to decline this second and final offer."	Another DNC and another hang up.	14-T01397150
447.	05/14/14	03:34 p.m.	2293689671 (MCI Worldcom Communications Inc., Fort Gaines, GA)	69	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another DNC and more cursing and profanity before caller hangs up.  "What's your problem fucking dick?" "Record it record it you little piece of shit you record all you want you fucking asshole."	14-T01397236
448.	05/16/14	11:39 a.m.	6462194564 (Broadview Networks Inc., New York NY)	110	Reverse lookup of CID 6462194564 indicates this is the Scott from Account Services robocall.	Another DNC and another hang up.	14-T01398603

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
449.	05/17/14	12:05 p.m.	9185469823 (Cherokee Telephone Co., Stuart OK)	128	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you would like to be removed from our list."	Another DNC and another hang up.	14-T01399129
450.	05/22/14	12:48 p.m.	4793073155 (TCA Communications, LLC d/b/a Suddenlink Comm., Atkins AR)	41	"Hi this is Barbara with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates on all your credit card accounts to as low as four point nine percent. The Federal Reserve has lowered the interest rates to stimulate the economy. In order to lower your credit card interest rate you need to respond immediately. Please consider this your second and final notice. Press one now to speak to a representative. Press two to decline this second and final offer."	Call is disconnected immediately after I press one. The reason is obvious.	14-T01402373

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
451.	05/22/14	03:30 p.m.	9185469823 (Cherokee Telephone Co., Stuart OK)	33	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Call is disconnected immediately after I press one. The reason is obvious.	14-T01402607
452.	05/28/14	12:10 p.m.	4066735421 (Triangle Telephone Cooperative Assn., Inc. Hays, MT)	70	"Please don't hang up. This is an urgent message from Discover Account Services with important changes on your credit card accounts before the next billing cycle. Congratulations you now qualify for lower interest rates on all your credit card accounts. This includes any VISA, Master Card, Discover or American Express accounts. Press one now to speak to customer service press three to be removed."	Call is disconnected 48 seconds after I press one. The reason is obvious.	14-T01405514

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
453.	05/28/14	04:56 p.m.	4068389570 (Qwest Corporation, Cooke City MT)	222	"Hi this is Michal with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. But it is urgent that you contact us concerning your eligibility for lowering your credit card interest rates to as little as six point nine percent. The only requirement is that you owe at least thirty five hundred dollars between all your credit card accounts and have one account in good standing. Your eligibility will expire shortly so please consider this your final notice. Press one now to speak to an agent press three to be removed from our future calls."	The call is disconnected 3 minutes and 5 seconds after I press one. The reason is obvious.	14-T01405896
454.	05/29/14	10:37 a.m.	4066735421 (Triangle Telephone Cooperative Assn., Inc. Hays, MT)	39	"Please don't hang up. This is an urgent message from Discover Account Services with important changes on your credit card accounts before the next billing cycle. Congratulations you now qualify for lower interest rates on all your credit card accounts. This includes any VISA, Master Card, Discover or American Express accounts. Press one now to speak to customer service press three to be removed."	Call is disconnected 17 seconds after I press one. The reason is obvious.	14-T01406313

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
455.	05/29/14	03:40 p.m.	4066735421 (Triangle Telephone Cooperative Assn., Inc. Hays, MT)	38	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another DNC and another hang up.	14-T01406880
456.	05/30/14	02:45 p.m.	3347980784 (New Cingular Wireless PCS LLC, Dothan, GA)	49	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another DNC and another hang up.	14-T01407574
457.	06/02/14	01:19 p.m.	2293689671 (MCI Worldcom Communications Inc., Fort Gaines, GA)	210	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	The call is disconnected 3 minutes after I press one. The reason is obvious.	14-T01408596

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
458.	06/03/14	10:46 a.m.	2293689671 (MCI Worldcom Communications Inc., Fort Gaines, GA)	101	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another DNC and another hang up.	14-T01409224
459.	06/03/14	12:52 p.m.	6058652870 (Bandwidth. com CLEC, LLC – SD, Timberlake SD)	140	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another DNC and another hang up.	14-T01409418
460.	06/03/14	03:44 p.m.	6058652870 (Bandwidth. com CLEC, LLC – SD, Timberlake SD)	42	"Please don't hang up. This is an urgent message from Discover Account Services with important changes on your credit card accounts before the next billing cycle. Congratulations you now qualify for lower interest rates on all your credit card accounts. This includes any VISA, Master Card, Discover or American Express accounts. Press one now to speak to customer service press three to be removed."	Call is disconnected mid-sentence by an individual monitoring the calls.	14-T01409636

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
461.	06/04/14	03:03 p.m.	6086499614 (Tech Com, Inc., Richland WI)	146	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another DNC and another profanity laced hang up. "Four hundred and sixty do not give a fuck answers how about that?"	14-T01410488
462.	06/05/14	11:03 a.m.	3347980784 (New Cingular Wireless PCS LLC, Dothan, GA)	47	"Hi this is Ann with Account Services with some good news. This is your official notice that effective today you are now eligible to lower your credit card interest rates to as low as four point nine percent. The Federal Reserve has just lowered the interest rates as a stimulus to help the economy. In order to lower your credit card rates you need to respond immediately before your eligibility expires. Please consider this your final notice. Press 1 now to speak with one of our customer service agents. Press 3 to be removed."	Call is disconnected after I press one. The reason is obvious.	14-T01411060
463.	06/05/14	02:54 p.m.	6086499614 (Tech Com, Inc., Richland WI)	156	"Please don't hang up. This is an urgent message from Discover Account Services with important changes on your credit card accounts before the next billing cycle. Congratulations you now qualify for lower interest rates on all your credit card accounts. This includes any VISA, Master Card, Discover or American Express accounts. Press one now to speak to customer service press three to be removed."	Another DNC and another profanity laced hang up. "You're a jack ass go fuck yourself."	14-T01411427

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
464.	06/06/14	12:08 p.m.	6086499614 (Tech Com, Inc., Richland WI)	67	"Please don't hang up. This is an urgent message from Discover Account Services with important changes on your credit card accounts before the next billing cycle. Congratulations you now qualify for lower interest rates on all your credit card accounts. This includes any VISA, Master Card, Discover or American Express accounts. Press one now to speak to customer service press three to be removed."	Call is disconnected after I press one. The reason is obvious.	14-T01412038
465.	06/06/14	05:27 p.m.	6086499614 (Tech Com, Inc., Richland WI)	442	"Please don't hang up. This is an urgent message from Discover Account Services with important changes on your credit card accounts before the next billing cycle. Congratulations you now qualify for lower interest rates on all your credit card accounts. This includes any VISA, Master Card, Discover or American Express accounts. Press one now to speak to customer service press three to be removed."	On hold music for 30seconds then dead air for close to 7 minutes. The reason is obvious.	14-T01412480
466.	06/09/14	10:54 a.m.	6086499614 (Tech Com, Inc., Richland WI)	79	"Please don't hang up. This is an urgent message from Discover Account Services with important changes on your credit card accounts before the next billing cycle. Congratulations you now qualify for lower interest rates on all your credit card accounts. This includes any VISA, Master Card, Discover or American Express accounts. Press one now to speak to customer service press three to be removed."	Another DNC and another hang up.	14-T01413199

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
467.	06/10/14	10:37 a.m.	6058652870 (Bandwidth. com CLEC, LLC – SD, Timberlake SD)	37	“Please don’t hang up. This is an urgent message from Discover Account Services with important changes on your credit card accounts before the next billing cycle. Congratulations you now qualify for lower interest rates on all your credit card accounts. This includes any VISA, Master Card, Discover or American Express accounts. Press one now to speak to customer service press three to be removed.”	Another DNC and another hang up.	14-T01414060
468.	06/10/14	11:46 a.m.	6086499614 (Tech Com, Inc., Richland WI)	43	“Hi this is Michal with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. But it is urgent that you contact us concerning your eligibility for lowering your credit card interest rates to as little as six point nine percent. The only requirement is that you owe at least thirty five hundred dollars between all your credit card accounts and have one account in good standing. Your eligibility will expire shortly so please consider this your final notice. Press one now to speak to an agent press three to be removed from our future calls.”	Call is disconnected after I press one. The reason is obvious.	14-T01414180

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
469.	06/10/14	12:34 p.m.	8608726804 (Southern New England Telephone Co., Rockville, CT)	28	"Please don't hang up. This is an urgent message from Discover Account Services with important changes on your credit card accounts before the next billing cycle. Congratulations you now qualify for lower interest rates on all your credit card accounts. This includes any VISA, Master Card, Discover or American Express accounts. Press one now to speak to customer service press three to be removed."	2 <sup>nd</sup> call of the day where the call is disconnected after I press one. The reason is obvious.	14-T01414243
470.	06/11/14	01:40 p.m.	4068389570 (Qwest Corporation, Cooke City MT)	190	"Please don't hang up. This is an urgent message from Discover Account Services with important changes on your credit card accounts before the next billing cycle. Congratulations you now qualify for lower interest rates on all your credit card accounts. This includes any VISA, Master Card, Discover or American Express accounts. Press one now to speak to customer service press three to be removed."	On hold music for 110 seconds and another DNC and hang up.	14-T01415438

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
471.	06/13/14	10:59 a.m.	5739856254 (Level 3 Communications LLC, New London MO)	71	"Hi this is Michal with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. But it is urgent that you contact us concerning your eligibility for lowering your credit card interest rates to as little as six point nine percent. The only requirement is that you owe at least thirty five hundred dollars between all your credit card accounts and have one account in good standing. Your eligibility will expire shortly so please consider this your final notice. Press one now to speak to an agent press three to be removed from our future calls."	Call is disconnected 33 seconds after I press one. The reason is obvious.	14-T01417141
472.	06/16/14	12:45 p.m.	4402504547 (Ameritech, Trinity OH)	48	"Hello this is Rachael with Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another DNC and another hang up.	14-T01418636

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
473.	06/16/14	03:41 p.m.	6086499614 (Tech Com, Inc., Richland WI)	45	"This message is from Card Services. If you received our letter concerning your account please disregard this message and press three so you will not be contacted again concerning this matter. Otherwise press one now to be connected to a representative to discuss your annual account review and to see if you qualify for a reduction in your interest rates. You could qualify for as little as six point nine percent on all of your accounts you just need at least twenty five hundred dollars in total credit card debt and have one account in good standing. Again press one now to be connected. Thank you."	Another DNC and another hang up.	14-T01418931
474.	06/17/14	10:49 a.m.	2082316750 (Frontier Communications Northwest Inc., Setters ID)	37	"Hello this is Rachael at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Another DNC and another hang up.	14-T01419462

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
475.	06/18/14	01:40 p.m.	2162241245 (Sprint Spectrum L.P., Cleveland OH)	20	"Please don't hang up. This is an urgent message from Discover Account Services with important changes on your credit card accounts before the next billing cycle. Congratulations you now qualify for lower interest rates on all your credit card accounts. This includes any VISA, Master Card, Discover or American Express accounts. Press one now to speak to customer service press three to be removed."	Call is disconnected after I press one. The reason is obvious.	14-T01420896
476.	06/20/14	01:13 p.m.	2082316750 (Frontier Communications Northwest Inc., Setters ID)	33	"Hello this is Rachael at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Did not press one and call was disconnected.	14-T01422794
477.	06/23/14	11:00 a.m.	3347980784 (New Cingular Wireless PCS LLC, Dothan, GA)	157	"Please don't hang up. I have an important message from Visa Mastercard Account Services in reference to your Bank of America, Capital One, Chase Visa or Mastercard. You have been selected to receive a much lower interest rate. The only requirement is you must have at least fifteen hundred dollars in credit card debt and at least one account in good standing. Press one now to speak to a customer service agent before the next billing cycle."	Another DNC and another hang up.	14-T01423838

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
478.	06/23/14	02:47 p.m.	2624445895 (262-444 is not in use)	40	"Please don't hang up. I have an important message from Visa Mastercard Account Services in reference to your Bank of America, Capital One, Chase Visa or Mastercard. You have been selected to receive a much lower interest rate. The only requirement is you must have at least fifteen hundred dollars in credit card debt and at least one account in good standing. Press one now to speak to a customer service agent before the next billing cycle." See Line No. 314, 331, 358, 391, 393., 403, 424 and 433.	Call is disconnected 15 seconds after I press one. The reason is obvious.	14-T01424060
479.	06/24/14	12:18 p.m.	2082374461 (QWEST Corporation, Pocatello ID)	0		Another robocall intentionally forced to voicemail. No missed call record and no record of an incoming call with carrier. The reason is obvious.	14-T01424799
480.	06/24/14	02:11 p.m.	NO CID received	0	"...America, Capital One, Chase Visa or Mastercard. You have been selected to receive a much lower interest rate. The only requirement is you must have at least fifteen hundred dollars in credit card debt and at least one account in good standing. Press one now to speak to a customer service agent before the next billing cycle."	Robocall went to voicemail.	14-T01425036
481.	06/24/14	03:16 p.m.	2705448855 (South Central Telcom LLC, Park City KY)	80	"Please don't hang up. This is Visa Mastercard Account Services in reference to your Capital One, Chase, Citibank, Wells Fargo or Bank of America Mastercard. Congratulations you've been selected to receive a much, much lower interest rate. Press one now to speak to a customer service agent before the next billing cycle. Please have your account number ready."	Another DNC and another hang up.	14-T01425140.

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
482.	06/25/14	12:06 p.m.	2705448855 (South Central Telcom LLC, Park City KY)	214	"...message from Visa Mastercard Account Services in reference to your Visa, Capital One, Chase, Citibank, Wells Fargo, Bank of America Mastercard. Congratulations you've been selected to receive a much, much lower interest rate. The only requirement is you must have at least fifteen hundred dollars in total credit card debt between all your credit card accounts and one account in good standing. Press one now to speak to a customer service agent before the next billing cycle. Please have your customer account ready. If you wish to decline this offer press three."	Caller says they will help identify and prosecute employer in response to my 100k reward offer.	14-T01425831
483.	06/25/14	12:27 p.m.	2082001278 (Syringa Wireless LLC, Idaho Falls ID)	213	"Please don't hang up. I have an important message from Visa Mastercard Account Services in reference to your Bank of America, Capital One, Chase Visa or Mastercard. You've been selected to receive a much lower interest rate. The only requirement is you must have at least fifteen hundred dollars in credit card debt and at least one account in good standing. Press one now to speak to a customer service agent before the next billing cycle. If you wish to decline this offer press three."	Call is disconnected after 185 seconds of ring tones after I press one. The reason is obvious.	14-T01425883

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
484.	06/26/14	04:05 p.m.	2082001278 (Syringa Wireless LLC, Idaho Falls ID)	52	"Please don't hang up. This is an urgent message from Discover Account Services with important changes on your credit card accounts before the next billing cycle. Congratulations you now qualify for lower interest rates on all your credit card accounts this include any Visa, Mastercard, Discover Card or American Express accounts. Press one now to speak to customer service press three to be removed."	52	14-T01427179
485.	06/27/14	09:37 a.m.	3345480980 (Hayneville Telephone Co. Inc., Hayneville AL)	71	"Hi there this is Scott from Account Services calling in reference to your current credit card accounts. Thanks to the government bailout plan credit card interest rates are being reduced to the lowest they've been in thirty years. This message is your official notification that you have been preapproved by a licensed non-profit agency to lower your interest rates to as low as four point nine percent. We've already helped thousands of deserving people but the window of opportunity is closing. Act now before your eligibility expires. Press one now to lock in your lower interest rate or press two if you would like to be removed from our list."	71	14-T01427514

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
486.	06/27/14	10:34 a.m.	3345480980 (Hayneville Telephone Co. Inc., Hayneville AL)	355	"Please don't hang up. I have an important message from Visa Mastercard Account Services in reference to your Bank of America, Capital One, Chase Visa or Mastercard. You've been selected to receive a much lower interest rate. The only requirement is you must have at least fifteen hundred dollars in credit card debt and at least one account in good standing. Press one now to speak to a customer service agent before the next billing cycle. If you wish to decline this offer press three."	355	14-T01427587
487.	06/30/14	01:02 p.m.	2537949764 (Unassigned exchange)	55	"Hello this is Rachael at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Call is disconnected when I offer a 100K reward for help prosecuting their employer for the robocalls.	14-T01429249
488.	06/30/14	03:34 p.m.	5739856254 (Level 3 Communications LLC, New London MO)	42	"Hello this is Rachael at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Call is disconnected mid-sentence when I offer a 100K reward for help prosecuting their employer for the robocalls.	14-T01429271

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
489.	07/01/14	11:00 a.m.	"Private Number" CID Intentionally blocked	157	"Hello this is Rachael at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Dead air for 33 seconds then the same on hold music as the other robocalls for 94 seconds then call is disconnected mid-sentence on my 100k reward offer.	14-T01429718
490.	07/02/14	12:20 p.m.	2254885652 (Unassigned exchange)	0	Showed up as missed call. More intentional retaliation and harassment from these people.	Missed call most likely due to their disconnecting the call before the phone could ring.	14-T01430702
491.	07/02/14	03:01 p.m.	3347980784 (New Cingular Wireless PCS LLC, Dothan, GA)	223	"...message from Visa Mastercard Account Services in reference to your credit cards. You now qualify for a lower interest rate. Press one now to speak to customer service before the next billing cycle."	Another DNC and another hang up.	14-T01430979
492.	07/02/14	04:07 p.m.	3013017975 (Unassigned exchange)	92	"Please don't hang up. This is an important message from Visa Mastercard Account Services in reference to your credit cards. You now qualify for a lower interest rate. Press one now to speak to customer service before the next billing cycle."	Another DNC and another hang up. See next entry.	14-T01431057
493.	07/02/14	04:10 p.m.	7652596654 (Home Telephone Co. Inc., Waldron IN)	21	The caller responds to my reward offer by calling me back and harassing me 3 minutes later.	Another DNC and another hang up.	14-T01431091

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
494.	07/03/14	09:27 a.m.	2172146543 (Adams Telsystems Inc. Quincy IL)	67	"Hi this is Denise Miller from Account Services. I've been trying to reach you. Before I close your file on your annual credit card interest rate review congratulations thanks to Uncle Sam you now qualify for a much, much, much lower interest rate on your credit card accounts. The only requirement you must owe four thousand dollars or more in credit card debt between all your credit card accounts and have at least one account in good standing. Don't miss out on this great opportunity. Press one to speak to customer service press three to close the file so you will not be contacted again."	Another DNC and another hang up.	14-T01431348
495.	07/03/14	10:30 a.m.	3345480980 (Hayneville Telephone Co. Inc., Hayneville AL)	45	"Please don't hang up. I have an important message from Visa Mastercard Account Services in reference to your Bank of America, Capital One, Chase Visa or Mastercard. You've been selected to receive a much lower interest rate. The only requirement is you must have at least fifteen hundred dollars in credit card debt and at least one account in good standing. Press one now to speak to a customer service agent before the next billing cycle. If you wish to decline this offer press three."	Call is disconnected 19 seconds after I press one. The reason is obvious.	14-T01431429

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
496.	07/03/14	01:52 p.m.	3013017976 (Unassigned exchange)	52	"Hi this is Denise Miller from Account Services. I've been trying to reach you. Before I close your file on your annual credit card interest rate review congratulations thanks to Uncle Sam you now qualify for a much, much, much lower interest rate on your credit card accounts. The only requirement you must owe four thousand dollars or more in credit card debt between all your..."	The robocall is disconnected before the recorded message is completed. The reason is obvious.	14-T01431702
497.	07/08/14	12:23 p.m.	5636495485 (Windstream Iowa Communications Atalissa IA)	65	"Hello this is Rachael at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator and lower your interest rates. Thank you."	Call is disconnected 38 seconds after I press one. The reason is obvious.	14-T01433846
498.	07/08/14	01:09 p.m.	5412196585 (Cellco Partnership d/b/a Verizon Lakeview OR)	40	"Please don't hang up. This is an important message from Visa Mastercard Account Services in reference to your credit cards. You now qualify for a lower interest rate. Press one now to speak to customer service before the next billing cycle."	Another disconnect in response to my 100K reward offer.	14-T01433942
499.	07/09/14	09:50 a.m.	3013017976 (Unassigned exchange)	38	"Please don't hang up. This is an important message from Visa Mastercard Account Services in reference to your credit cards. You now qualify for a lower interest rate. Press one now to speak to customer service before the next billing cycle."	Another disconnect in response to my 100K reward offer.	14-T01434546

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
500.	07/09/14	11:00 a.m.	3345480980 (Hayneville Telephone Co. Inc., Hayneville AL)	82	"Hi this is Denise Miller from Account Services. I've been trying to reach you. Before I close your file on your annual credit card interest rate review congratulations thanks to Uncle Sam you now qualify for a much, much, much lower interest rate on your credit card accounts. The only requirement you must owe four thousand dollars or more in credit card debt between all your credit card accounts and have at least one account in good standing. Don't miss out on this great opportunity. Press one to speak to customer service press three to close the file so you will not be contacted again."	Another DNC and another hang up.	14-T01434641
501.	07/10/14	12:05 p.m.	2345498685 (Unassigned exchange)	156	"Hello this is Sarah at Consumer Services. We're calling in reference to your current credit card accounts. There's no problem currently with your accounts. It's urgent however that you contact us immediately concerning your eligibility for lowering your interest rate. Press one now. Your eligibility expires today. Consider this your final notice. Press one to be connected with a live operator."	Another DNC and another hang up.	14-T01436053

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
502.	07/10/14	12:25 p.m.	5636495485 (Windstream Iowa Communications Atalissa IA)	36	"Hello this is Tiffany at Card Holder Services calling in reference to your current credit card accounts. There are no problems currently with your accounts. It is urgent that you contact us concerning your eligibility for lowering your interest rates to as little as six point nine percent. Your eligibility expires shortly so please consider this your final notice. Press the number one on your telephone now to speak with a live operator to lower your interest rates or press three to be taken of the list. Thank you."	Call is disconnected immediately when I press one. The reason is obvious.	14-T01436080
503.	07/14/14	12:09 p.m.	"Private Number" CID Intentionally blocked	5	Second Rachel robocall where caller ID was intentionally blocked. Too many robocalls occurring at or about 12 p.m. for this one to be a coincidence.	Call is disconnected immediately after I say hello.	14-T01438073
504.	07/15/14	09:52 a.m.	3345480980 (Hayneville Telephone Co. Inc., Hayneville AL)	45	"Please don't hang up. I have an important message from Visa Mastercard Account Services in reference to your Barclay's Reward Card, Citibank, Chase, Bank of America, Wells Fargo Mastercard your interest rates might be going up before your next billing cycle. Please press one now to speak to customer service in reference to securing new lower interest rate on your credit card accounts. Press three to decline and accept the higher interest rate."	Call is disconnected mid-sentence. The reason is obvious.	14-T01438919.

	Date	Time	CID	Usage (sec)	Transcript	Notes	FCC Complaint No.
505.	07/15/14	11:43 a.m.	2345498685 (Unassigned exchange)	178	"Please don't hang up. I have an important message from Visa Mastercard Account Services in reference to your Barclay's Reward Card, Citibank, Chase, Bank of America, Wells Fargo Mastercard your interest rates might be going up before your next billing cycle. Please press one now to speak to customer service in reference to securing new lower interest rate on your credit card accounts. Press three to decline and accept the higher interest rate."	Another DNC and another hang up.	14-T01439064
506.	07/15/14	01:22 p.m.	5636495485 (Windstream Iowa Communications IA)	0	I did not feel like dealing with yet more retaliation and harassment from these people and didn't respond to the robocall.	I didn't answer the robocall.	14-T01439559.
507.	07/16/14	10:36 a.m.	5636495485 (Windstream Iowa Communications IA)	46	"Hello this is Sarah at Consumer Services. We're calling in reference to your current credit card accounts. There's no problem currently with your accounts. It is urgent however that you contact us immediately concerning your eligibility for lowering your interest rate. Press one now. Your eligibility expires today. Consider this your final notice. Press one to be connected with a live operator."	Another DNC and another hang up.	14-T01440018